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ABSTRACT

Business ownership training materials appropriate for uses in vocational education settings with women clients were developed and tested. A survey of California women business owners was made to identify the characteristics and needs of women entrepreneurs. A series of eight self-paced, student-centered Learning Activities Packages (LAP's) was then developed which takes the learner step by step through the process of preparing a business plan. An Instructor's Guide was developed to provide instructors with explicit information needed to successfully teach a course using these eight LAP's. A pilot workshop was conducted with eight women to test the curriculum materials. The materials and the workshop format were evaluated by the workshop participants and the guest experts. Based on their input and the Advisory Committee's suggestions, the instructional materials were revised and tested in a final workshop involving forty-six participants. A third-party evaluation of the project indicates that the curriculum materials and program design are effective in meeting the objectives of the project. (The appendix, comprising one-half of this report, includes workshop materials, such as assessment and evaluation forms, publicity announcements and agendas, and the California women business owners survey questionnaire and frequency distribution. The eight LAP's and the Instructor's Guide are contained in two related documents--CE 017 321-322.) (EM)

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The Women Entrepreneurs Project

Final Report

by
Barbara S. McCaslin
Patricia P. McNamara
Gary L. Riley

Foreword by Melvin L. Barlow

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Division of Vocational Education
UCLA Extension, Education Department
University of California, Los Angeles
Los Angeles, California

January 1978

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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TABLE OF CONTENTS

	Page
Foreword by M. Barlow	
I. Introduction	1
A. Project Background	1
B. Need	2
C. Purpose and Objectives	5
II. Project Overview	7
A. Curriculum Development	7
B. Workshops: Testing the Curriculum Materials . .	15
C. Resource Network	23
D. Advisory Committee	24
III. Survey of California Women Business Owners	26
IV. Evaluation Report	43
Conclusions and Recommendations	57
Appendices	60

APPENDICES

		Page
A.	Assessment Instruments - Pilot Workshop.	60
B.	Assessment Instruments - Final Workshop	66
C.	Final Workshop Flyer	74
D.	Pilot Workshop Fact Sheet, Schedule, Small Business Background Fact Sheet and Self-Rating Form	76
E.	Pilot Workshop Evaluation Forms	81
F.	Final Workshop Publicity Announcements	87
G.	Final Workshop Application Form and Fact Sheet	94
H.	Information on Participants	98
I.	Final Workshop Schedule and Agendas	101
J.	Overall Final Workshop Assessment Instrument and Module (LAP) Review Form	112
K.	Final Workshop Follow-Up Questionnaire and Frequency Distribution	128
L.	California Women Business Owner Survey Questionnaire and Frequency Distribution	132
M.	Summary of the Survey of California Women Business Owners	155

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This program of action research concerning women's entrepreneurship provided a rare challenge to become involved in a fast-growing occupational area of great interest. Guest speakers and women entrepreneurs enthusiastically shared their experiences in the task of developing a beginning program for women who had interests in becoming involved in business ownership.

Basically the project set forth a procedure for expanding vocational education programs to adult women who wanted to have instruction in entrepreneurship. Instructional materials were developed and thoroughly tested in field experiences which could be used to develop appropriate vocational educational programs.

The ten-week course which evolved was structured around the development of a business plan, a written proposal which explained the key aspects of the future business. Students were led through a carefully organized program which provided instruction in assessing the feasibility of a business plan, development of a marketing plan, financing considerations, and the day-to-day operation problems of making a business work.

The Division of Vocational Education, University of California, was pleased to have had the opportunity to provide the basic work for this project and commend its outcomes to state directors of vocational education for adoption in other states in their adult vocational education programs.

Melvin L. Barlow
Emeritus Professor
UCLA
January 1978

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Nancy Mattice, a project associate, handled the data analysis of our survey questionnaires;

The Advisory Committee--Helen S. Astin, Melvin Barlow, Joanna Bruno, John Bunten, Adele Scheele, Marion Wood, and Suzanne Weinheimer;

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WOMEN ENTREPRENEURS PROJECT

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Chapter I: Introduction

The purpose of this report is to document the activities and outcomes of the Women Entrepreneurs Project (WE) which was conducted at the University of California at Los Angeles Extension Program, through the Division of Vocational Education, for the period February 1977 through January 1978. This introductory chapter provides basic information about the project--its background, need, and purpose and objectives. Subsequent chapters provide more specific detail about the major phases of the project, i.e., the curriculum development, the workshops, the survey of California women business owners, the evaluation, and a discussion of the results of the project and recommendations.

A. Project Background*

In the winter of 1975, the Vocational Education Research Program of the U.S. Office of Education announced its research priorities for FY 1976 under Part C of the Vocational Education Act. The purpose of the research program was to produce information and products that were designed to improve vocational education in order more adequately to serve specific populations.

One of the priorities was entitled "adult vocational education." This priority was subdivided into three areas. Only the third area was germaine to the writing of a proposal by Dr. Bregman at UCLA's Division of Vocational Education. The thrust of this area--vocational education in entrepreneurship--challenged vocational educators to expand programs in order to provide adults with entrepreneurship competencies which would facilitate their self-employment. Any applicant making a proposal on this priority was to describe plans to eliminate sex bias.

Conceptually, the elements for the Women's Ownership Workshop (the original title of the project, subsequently changed to the Women Entrepreneurs Project [WE]) resided in the criteria

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B. Need

The fact that women in our society have not had equal opportunity to choose entrepreneurship as a viable career is the underlying need to which the WE Project addresses itself. Moreover, vocational education, to date, has not provided programs for women interested in non-traditional career fields.

The original proposal and subsequent research conducted by the project staff document the need for programs for women interested in small business ownership by providing background information about small business ownership in the U.S., women entrepreneurs, and the role vocational education has traditionally played in serving the needs of women. A brief summary of the findings from this research is presented below:

1. Small Business Ownership and Women

According to the Small Business Administration, 95 percent of all U.S. business is classified as "small business." These businesses account for 52 percent of all private sector employment. How many of these businesses are owned by women? Until five years ago no one could accurately answer that question. Prior to that time statistics on small business ownership were not collected by sex. In 1976 the U.S. Department of Commerce, Bureau of the Census, Office of Minority Business Enterprises published its first report on women-owned businesses, based on 1972 economic census data. Using the broadest definition of "women-owned businesses"* possible, they reported that only 4.6 percent (or 402,000) of all U.S. businesses are owned by women. Worse yet, this 4.6 percent of all U.S. small businesses accounts for only .03 percent of all small business receipts. They found that women-owned businesses are highly concentrated in selected services and retail trade and that businesses owned by women tend to be quite small (71 percent of them had less than five employees).

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TABLE OF CONTENTS

	Page
Foreword by M. Barlow	
I. Introduction	1
A. Project Background	1
B. Need	2
C. Purpose and Objectives	5
II. Project Overview	7
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The original proposal and subsequent research conducted by the project staff document the need for programs for women interested in small business ownership by providing background information about small business ownership in the U.S., women entrepreneurs, and the role vocational education has traditionally played in serving the needs of women. A brief summary of the findings from this research is presented below:

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According to the Small Business Administration, 95 percent of all U.S. business is classified as "small business." These businesses account for 52 percent of all private sector employment. How many of these businesses are owned by women? Until five years ago no one could accurately answer that question. Prior to that time statistics on small business ownership were not collected by sex. In 1976 the U.S. Department of Commerce, Bureau of the Census, Office of Minority Business Enterprises published its first report on women-owned businesses, based on 1972 economic census data. Using the broadest definition of "women-owned businesses"* possible, they reported that only 4.6 percent (or 402,000) of all U.S. businesses are owned by women. Worse yet, this 4.6 percent of all U.S. small businesses accounts for only .03 percent of all small business receipts. They found that women-owned businesses are highly concentrated in selected services and retail trade and that businesses owned by women tend to be quite small (71 percent of them had less than five employees).

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This scanty but valuable information documents that women are, in fact, a minority group in the field of small business ownership. Yet women have been excluded from several special federal policies to assist and encourage minorities in small business enterprises. In 1971 President Nixon created the Office of Minority Business Enterprises (OMBE). The OMBE is mandated to provide minority persons wishing to start a business with both guaranteed loans for start-up and long-term capital needs, and technical assistance in beginning and running a business. The definition of minority that was used is ethnic/racial in nature and does not include women unless they are from a minority ethnic/racial group. In 1975 President Ford chose not to act on a recommendation of the U.S. Commission on Civil Rights to declare women a socially and economically disadvantaged group, thereby making women eligible for special aid in setting up businesses.

It is important to note a new trend in attitudes towards women's business ownership, however. The women's movement and resulting legislation against sex discrimination in so many areas (economic, political, educational and social) have resulted in more attention being paid to the needs of women business owners by federal, state, and local agencies and educational institutions that are involved in providing resources and programs to small business owners. For example, the Federal Credit Act of 1975 opened new doors for women wishing to own their own businesses; the Small Business Administration (SBA) earmarked a portion of its loan monies for 1978 to women; some Office of Minority Business Entreprises offices are making special efforts to serve women's needs regardless of racial/ethnic background; and President Carter and Secretary of Commerce Juanita Kreps have called for a special interagency task force to review the needs of women business owners.

2. Resources for the Small Business Owner

A quick review of the failure rate of small business enterprises in the United States points out another reason why new programs and resources need to be developed and made available to potential small business owners (male or female) to better prepare them for a successful venture. Eight out of ten small businesses fail in their first five years. According to the Small Business Administration, Dun and Bradstreet, and other authorities in the field of small business management. Approximately 90 percent of these business failures are attributed to poor management skills; i.e., lack of planning, poor accounting methods, insufficient working capital, inability to read and understand financial statements, and inability to locate or unwillingness to accept advice when needed.

Most of the resources (programs and materials) that exist today for the person interested in small business ownership were designed with the white male in mind. One of the reasons for this is that so much is known about this group of entrepreneurs. Research studies have been conducted using primarily the white male as their population to answer questions about achievement motivation and to describe the personal, educational and career characteristics of the main group of small business owners in this country. The textbooks on small business management, curriculum materials, case studies and profiles, pamphlets and brochures, and programs and seminars that are made available by educational institutions and public and private sector agencies involved in providing resources to people interested in small business ownership have a strong sex bias towards the white male.

3. Vocational Education

Vocational education has not, to date, adequately served specific target populations, particularly adult women. Most vocational education programs offered to women have been primarily concentrated in fields traditionally accepted as appropriate for women, such as home economics and secretarial sciences. The few vocational programs that have been offered for women in non-traditional fields have trained women for low level positions. In Marilyn Steele's 197? Report on Women for Project Baseline, she says that: "Vocational schools primarily are preparing young women for the traditional role of homemaker rather than wage earner with a wide variety of job options." Taking Marilyn Steele's point a step further, it can be argued that vocational programs for women should prepare them not only to consider a wide range of career options as wage earners but also to consider the field of entrepreneurship or small business ownership.

The potential role vocational education can play in preparing women for these career options is significant. It requires, however, increased programming for women and the development of appropriate curriculum materials and teaching strategies to use with this specific group. In order for vocational education to play this role there may need to be a re-education of vocational education leaders and instructors to be sensitive to the changing roles of men and women in our society. The WE Project represents one attempt to meet this new challenge.

C. Purpose and Objectives

The purpose of the Women Entrepreneurs Project is to set forth a procedure for expanding vocational programming to adult women who want and can benefit from instruction in entrepreneurship. Specifically, the project's task has been to develop business ownership training materials appropriate for use in vocational education settings with women clients and to demonstrate their effectiveness by conducting a workshop using the materials.

To accomplish this overall purpose, the project was divided into two phases. The first phase was to develop the curriculum materials, and the second was to test those materials in a workshop setting. The objectives for each phase are outlined below.

Phase I: Curriculum Review and Development and Resource Development

1. Identify and collect curricula and related materials and information on business ownership: beginning and operating an enterprise.

2. Conduct a survey of California women business owners in an effort to identify the characteristics of women entrepreneurs, to assist in the development of the instructional materials.*

3. Reorganize, revise, and develop the curricula into competency-based "Learning Activity Packages" for ease of use in a variety of vocational education settings.

4. Identify and prepare a list of agencies and organizations in the local community that provide resources to prospective or active entrepreneurs.

5. Develop materials for the self-assessment of potential for business ownership.

6. Develop an instructor's handbook on the use of the Learning Activity Packages, resources, and work experience activities.

7. Review of all materials by an advisory committee; comments used to shape final product.

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*This objective was added after the project was underway, as a result of the literature review re women entrepreneurs which yielded almost no information at all! It was deemed essential that an attempt be made to collect some information about the characteristics and needs of women entrepreneurs before developing the curriculum materials.

Phase II: Workshops

8. Identify and contact successful women business owners and business experts in the local community who are willing to participate in the workshops as guest speakers and role models.

9. Develop and implement publicity, recruitment, and selection plan to identify eight to ten women clients for the pilot workshop and 45-50 women for the final workshop.

10. Conduct pilot workshop.

11. Conduct final workshop.

12. Conduct evaluation of Phase II.

13. Report results of workshop to the Advisory Committee.

14. Prepare and disseminate the final report, instructional materials, and instructor's handbook to the California State Department of Education and the Regional and U.S. Offices of Education.

The rationale for being able to meet these objectives--and thus the overall purpose of the project--was that the curricula, delivery system, and community resources already existed, but that a demonstration project was needed to pull together the curriculum materials and develop them into a modularized format that would be appropriate for use with adult women in an educational setting. The use of community resources was intended to enhance the educational materials by providing the specific business expertise essential to the learning experience and to establish the links between the classroom and the real world.

Chapter II: Project Overview

The WE Project was initially funded in the summer of 1976 for an 18-month period. Due to a series of delays caused by the departure of the original project director, Dr. Ralph Bregman, and subsequent shifting of priorities within the Division of Vocational Education at UCLA, the project did not get underway until February of 1977. At that time the proposal was renegotiated for a one-year funding period with a new director, a modified staffing plan, and a revised design and set of objectives. The original purpose of the project, however, was not altered.

A. Curriculum Development

One of the first concerns of the small project staff (i.e., project director, two half-time researchers, and a secretary) was to find out as much as possible about women entrepreneurs before preparing the instructional materials. It was quickly discovered through the review of the literature on entrepreneurship and small business ownership that there was a dearth of information on women entrepreneurs. One of the few reports that were located about women entrepreneurs was conducted by J. W. Schrier.* It was a pilot study consisting of 14 women business owners in Milwaukee, which is hardly a sufficient sample from which to generalize. There was, however, considerable research available on the male entrepreneur, particularly the white male.

Due to the lack of available information about women entrepreneurs, it was decided by the project staff to conduct a survey of California women business owners in an effort to begin to identify the characteristics and needs of women entrepreneurs. Although this survey was not included in the initial design of the project, it was deemed an important prerequisite to the development of curriculum materials if they were to address the needs of women interested in small business ownership. A questionnaire was developed and pretested. It was designed to collect information on: (1) demographic characteristics of women business owners and their businesses; (2) the decision to start a business and the resources used in the start-up process; (3) financial considerations of business ownership; (4) initial and current business problems; (5) career patterns, including educational

*The Female Entrepreneur: A Pilot Study. Milwaukee: Center for Venture Management, 1975.

background and previous business experience; (6) effects of business ownership on women's personal lives; and (7) the women entrepreneurs' assessments of their businesses and of themselves. In developing the instrument, the research team drew upon the information provided by interviews with a small sample of local business owners and with individuals who wished to start a business, by the review of the literature on entrepreneurship and business ownership, and by their own unanswered questions. A more detailed discussion of the survey and its results is presented in Chapter III of this report.

At the same time the survey of women business owners was being conducted, a review of existing literature on small business ownership, entrepreneurship (particularly references to women), and business ownership training materials was also in progress. There was an abundance of materials and resources prepared and offered by public and private sector agencies and organizations to the potential or active small business owner: for example, the Small Business Administration, the Office of Minority Business Enterprises, Bank of America, and Dun and Bradstreet, to mention some of the major sources. In addition, there were many books and curriculum materials on the subject of small business ownership and management being used in business administration schools in colleges and universities, and in adult and vocational education programs across the country. (For example, the University of Minnesota Division of Agricultural Education's Adult Education Program and the University of Illinois Department of Vocational and Technical Education, in conjunction with the Illinois Office of Education, have developed such materials.) None of the curriculum materials, however, were developed specifically with women in mind. Therefore, while the content for the WE Project curriculum was drawn from existing materials, the teaching strategies and learning experiences embodied in the materials were designed specifically to meet the needs of adult women interested in becoming small business owners.

After reviewing the literature on small business management, eight major content areas were identified to use in developing the project's curriculum materials: (1) introduction to small business ownership, (2) market research, (3) market planning, (4) setting up your business (legal, accounting, and insurance considerations), (5) finance (understanding financial statements), (6) obtaining financing, (7) operations, and (8) management. These content areas are consistent with the areas identified by almost every small business ownership program or expert in the country. The result of the combined eight Learning Activity Packages is the development of a business plan which the learner can use

as the basis for a loan package and as a planning tool for starting her own business.

A series of Learning Activities Packages (LAPs) was then developed, each LAP representing one aspect of developing a business plan. The format for each LAP consisted of a rationale statement, learner objectives, optional reading materials, activities (i.e., homework), core topic content (fact sheets), and exercises (worksheets).

The LAPs were intended to be self-paced, student-centered packages or modules which take the learner step by step through the process of preparing a business plan.

The eight LAPs were designed to be put together in a loose-leaf notebook intended to be used in an educational setting where an instructor(s) is responsible for bringing in guest experts to present lectures on the eight LAP topics and to serve as role models. In addition the instructor(s) is responsible for identifying community resources which are available to the prospective entrepreneur.

For the pilot workshop, six Learning Activities Packages were completed. They were: (1) Introduction: Small Business Ownership, (2) Marketing 1: Marketing Research, (3) Marketing 2: Marketing Plan, (4) Finance 1: Financial Planning, (5) Finance 2: How to Obtain Financing, and (6) Putting It All Together. An outline was also prepared for the LAP which was later entitled Setting Up Your Business.

Before the final workshop, major revisions were made in the materials as a result of suggestions from the pilot workshop and from the Advisory Committee. The outline on Setting Up Your Business was expanded and became a complete LAP. The two LAPs dealing with finance, Financial Planning and How to Obtain Financing, were extensively revised. Two new LAPs were added, Operations and Management.

Following the final workshop, further revisions were made, including minor revisions in the two financial LAPs and extensive revision of the Operations LAP. The LAP on Management was combined with the final unit and entitled Putting It All Together.

The final, revised student notebook consists of the following eight Learning Activity Packages as described below:

1. Introduction: Small Business Ownership. Explains the focus of the course, which is on developing a business plan, and how to use the LAPs. Provides background information on women as business owners; an optional

reading list; a reference list of articles and profiles on business ownership; questions for a business owner interview; worksheets including questions on readings, a personal financial statement, and a cost-of-living budget; resume guidelines; and a vocabulary list.

2. Marketing 1: Marketing Research. Helps the participant to determine exactly what she wants to offer and to whom she will be selling her product or service, how to estimate the size of her market and assess her competition. Fact sheets include introductory material on marketing research, information on how to assess competition, and sources for research. Worksheets require the learner to describe her business idea in detail, evaluate her idea in terms of advantages and disadvantages, describe her future customers, estimate her market size, and identify and describe her competitors.

3. Marketing 2: Marketing Plan. Fact sheets present information on selecting a business location, setting prices, customer services, and advertising and promotion. Worksheets assist the participant to choose an ideal business location, determine a pricing policy, decide what customer services she may be able to provide, and consider appropriate promotional alternatives.

4. Setting Up Your Business. Provides information on choosing a legal structure, staying within the law (licenses, regulations and taxes), insurance, setting up the books, and obtaining advice and assistance. Worksheets deal with choosing a legal form of business, government regulations and taxation, insurance, and recordkeeping.

5. Finance 1: Financial Planning. Contains three fact sheets: "Estimating Your Money Needs" presents information on how to estimate sales volume, operating expenses, and start-up costs; "Understanding Financial Statements" discusses balance sheets, profit-and-loss statements, and cash flow forecasts; and "Key Ratios and Financial Analysis" introduces key ratios and ratio analysis. Worksheets include a hypothetical business profile, start-up costs, estimated monthly expenses, estimated profit-and-loss statements for manufacturers and for services or retailers, projected balance sheet, and projected cash flow.

6. Finance 2: How to Obtain Financing. Fact sheets deal with sources and types of financing, how to obtain financing, and credit rights. Worksheets require the student to prepare a business outline and have a preliminary interview with a loan officer.

7. Operations. Includes information on inventory and buying, employees, and human relations. Worksheets help the participant to identify her basic inventory; choose her suppliers; write a job description; describe the image she wishes to develop for her business, and identify rules and policies which will help her to develop that image; and consider ways in which she can build good community relations.

8. Putting It All Together: Planning Your Business. Contains two fact sheets: "Business Planning" presents information on planning and goal setting, and "The Business Plan" discusses the contents of a business plan and provides four sample outlines. Worksheets assist the learner with setting realistic goals, planning for the future, and managing her time.

Assessment Instruments

To enable the research team to assess the impact of the workshop and of the course materials on participants' understanding of key topics, an assessment instrument was developed for each complete LAP covered in the pilot workshop (Introduction, Marketing 1, Marketing 2, and Financial Planning). The assessment instruments (see Appendix A) were designed to measure participant achievement of the student objectives outlined on the first page of each LAP. In order to distinguish between existing knowledge and knowledge attributable to the workshop experience, the instrument was administered prior to and again at the completion of each LAP. The pre-assessment served a dual function in that it also focused the participants' attention on key LAP learnings by raising questions it was hoped they could correctly answer at the conclusion of the LAP.

This pre- and post-assessment design proved, however, somewhat unwieldy and disruptive in the workshop setting. Because the transition from one LAP to the next occurs in the middle of class sessions, it was necessary to set aside class time for students to complete a post-assessment for the LAP that had just been concluded and a pre-assessment for the next LAP. As class time was at a premium and the guest speaker was usually present and waiting to begin her talk, participants could give the assessment forms only minimal, cursory attention.

In reviewing this aspect of the pilot workshop, the research team decided that one comprehensive assessment instrument administered before and after the workshop would be less disruptive and more useful. A pre- and post-course assessment would still serve to focus student attention on important topics, although somewhat less immediately, and would give baseline information as to what students knew prior to the workshop. Furthermore, by reviewing the pre-assessment

responses, the instructors would have advance information as to participant knowledge of various topics. This would allow them to use class time most advantageously by focusing on those topics that, overall, were least well understood.

In designing the assessment instrument, the student objectives for each LAP were used as the basis for developing items. The pilot workshop assessment forms were reviewed for key items and additional items were added for the LAPs that were now complete. The resulting seven-page, short-answer assessment instrument can be found in Appendix B. The instrument includes both objective questions pertaining to the subject matter, which have "correct" answers (e.g., "What is a fictitious name statement and under what conditions is a business required to file one?") and subjective questions about the respondent's proposed venture (e.g., "How much money will you need to start your business?").

The assessment instrument was distributed to participants at the orientation session of the September workshop. It was to be completed outside of class and returned at the first class meeting. At the last class, a second copy of the instrument was distributed, and participants were asked to return it by mail to the project office. The completed pre- and post-assessments for each workshop participant were compared by the staff and returned with written comments. The written feedback on the post-assessment was the only individual progress evaluation that the staff was able to provide during the workshop, due to the large number of participants and the time constraints imposed by the intensive workshop schedule.

The assessment process also provided information about student progress that was useful both to the project evaluator and to the staff in revising the LAPs and in writing the Instructor's Guide. For example, a review of the assessment forms showed that, even after completing the course, students appeared to have difficulty with market segmentation. Therefore, a detailed example of how to segment a market is included in the Instructor's Guide for in-class review.

The primary purpose of the assessment instrument and of the pre/post design was to provide information that the research staff could use to revise the course materials and structure. Now that they have been so revised, the assessment process is not considered integral to the course. Furthermore, it is expected that, in the future, the course will be offered over 10 weeks, which should allow time for the instructor to review completed student assignments and to provide feedback to individuals on their progress.

The Instructor's Guide

In the Final Report on their small business owner management education program, Persons and Swanson note that "the key to success of the program lies with the quality of the instructional staff" (1976, p. 16). The Women Entrepreneurs Project staff firmly believed that the instructor played a central role in determining whether or not the course they had designed would be successful. However, they felt the "quality" of the instructional staff was not dependent upon business expertise, but would be determined by the instructor's interest in and commitment to teaching the course, by her ability to plan ahead and organize class meetings, to coordinate and communicate with guest speakers, and to facilitate class discussions and small group exercises. This belief was supported by the success of the pilot workshops taught by project staff members who were not small business experts. They found that, used as intended, the course structure and materials contained in the text "How to Start Your Own Business" provided the basis for an excellent course.

The Instructor's Guide was designed to provide future instructors with the kind of explicit information they would need to replicate the successful pilot testings of the course, that is, to teach the course as its authors intended it be taught. Although the text includes an outline of in-class activities for each LAP, this provides little more than the structural skeleton for class sessions. The information necessary to make smooth transitions from one LAP to the next and the requisite supplemental information about each activity that insures its successful implementation are provided in the Instructor's Guide.

Development of the Instructor's Guide--Although the actual task of writing the Instructor's Guide was not begun until October, information required for its development was reviewed and collected from the initial days of the Women Entrepreneurs Project. Literature on adult education and instructor's guides developed for other courses on small business management were reviewed by the research team. As each LAP was developed, its author kept a separate file of ideas, suggestions, and supplemental information to be included in the Instructor's Guide. Additional notes and comments were added to these files by the pilot workshop instructors as the course design, activities, and materials were submitted to the test of implementation. At the conclusion of the pilot workshops, all evaluation forms completed by workshop participants were reviewed for observations, criticisms, and suggestions relevant to the Instructor's Guide. The pre- and post-assessment forms completed by participants were also reviewed for indirect indications of problem areas so that the Guide could address these difficulties.

Once all these data had been collected and reviewed, writing the Instructor's Guide was begun.

Contents of the Instructor's Guide--There are two major divisions within the Instructor's Guide. The first section provides a general introduction to and overview of the course; the second section consists of a review and guidelines for each of the ten class sessions.

The introductory section of the Instructor's Guide provides background information about the course and presents major topics with which the instructor must be familiar in order to understand and plan out the course, as well as to use the guide. This introduction includes a brief history of the development of the course: its sponsors, their rationale for funding its development, an explanation of the approach chosen by the research staff, the goals of the course, and its structural design--why it was selected and how it works. To enable instructor candidates to assess their qualifications for teaching the course, the prerequisite skills and role of the instructor are discussed. The anticipated clientele for the course and their needs are discussed in a section entitled "Student Population." Sections on "Publicity," "Guest Speakers," and "Resource Development" contain information and guidelines, including samples of press releases, letters to guest speakers, and the resource list developed for the pilot, to assist the instructor in planning and organizing the course. A general discussion, germane to all class sessions, explains the role of small group exercises in the course and suggests ways to maximize their effectiveness. References to useful literature and samples of a class schedule, a course evaluation form, and test questions are also included in this first half of the Instructor's Guide.

The second section of the Guide deals specifically with each of the ten class sessions. The review of each session consists of: 1) a description of the rationale for and purposes of the session, including instructor's goals; 2) an agenda for the session; and, when appropriate, 3) lists of supplemental information sources and reading references. The class agenda which, in most cases, has four major items--Review Assignment, Small Group Exercise, Guest Speaker Presentatio and Wrap-Up--provides the instructor with detailed information and suggestions on how to run each class. For example, tips on potential problem areas and how to avoid them, intended key learnings requiring in-class emphasis, assigned worksheet answers, alternate small group exercises, and topic suggestions for guest speaker presentations are all covered in the commentary on various agenda items. The instructor who has carefully prepared to teach the course by studying the

Guide should have a clear understanding of what is to be accomplished overall, as well as in each session, and of how to facilitate attainment of course and individual class goals.

B. Workshops

Two workshops were held to test out the curriculum materials. A pilot workshop was conducted in late July 1977, with eight women using the first draft of the student notebook. The materials and the workshop format were evaluated by the workshop participants and the guest experts. Based on their input and the Advisory Committee's suggestions, the instructional materials were revised and expanded as discussed in the previous section. In September 1977 the final workshop was conducted. Documentation concerning each of the workshops is presented below.

The Pilot Workshop

Purpose--The Pilot Workshop was designed as a preliminary test for accuracy and completeness of the information presented; usability of the modular format, directions and materials; applicability to the intended audience; and general reaction of the participants. Information obtained as a result of the Pilot Workshop enabled the WE Project Staff to make appropriate changes in the materials and presentation prior to the main workshop in September.

Recruitment and Selection--A Flyer announcing the September workshop was sent to 66 organizations and individuals in the Los Angeles area (see Appendix C). From the applications received as a result of the flyer, eight women were chosen to participate in the pilot workshop. Selection was by informal interviews by telephone and in person, on the basis of the same criteria used in selecting participants for the September workship (see p. 18); i.e., (1) diversity of background characteristics and type of business idea, (2) level of business "readiness," (3) interest in and commitment to the workshop, and (4) reading and writing skills. Of the eight women selected, six completed the pilot workshop.

Location and Schedule--The workshop was held in a conference room adjacent to the WE Project office in the UCLA Extension Administration Building. Parking was provided for the participants and guest speakers. The location facilitated use of the project's materials and resources. The workshop consisted of six 3-hour sessions. Prior to the first session, pilot workshop participants received the Pilot Workshop Fact Sheet, Schedule, Small Business Background Fact Sheet, and Self-Rating Form (see Appendix D).

Delivery--The Pilot Workshop operated on an informal, small-group basis. Participants shared equally in giving suggestions about how to run the workshop and make improvements in the materials at the same time the project staff shared their expertise and materials. A one-to-one relationship existed between participants, guest speakers, and staff. Feedback indicated that participants enjoyed the informal atmosphere and that it benefited their learning experience. The role of the guest speakers was also informal, although they did come in with a loosely prepared presentation. They followed up, in each case, with open discussion and questions on a one-to-one basis.

- Session I - Tuesday, July 26

  The first session opened with a general introduction to the workshop by Director Barbara McCaslin. Patricia McNamara introduced the Learning Activity Packages and explained the first one in detail. Nancy Mattice presented a profile of women business owners based on preliminary results of the WE Project survey (see Chapter III). A panel of women business owners featured guest speakers Etta Tuckerman, former clothing and gift store owner; Charlotte Reed, bookstore owner; and Lynn Ross, owner of a marketing consultant business. Each panelist briefly discussed her experiences, the problems and benefits of owning a business, and her advice to women thinking of starting one. The panel presentation ended with an informal question-and-answer period, followed by a small group discussion and wrap-up of the session.

- Session II - Thursday, July 28

  The introductory LAP was reviewed and evaluated, and the Marketing 1 LAP was introduced. Guest speaker Nancy Mills presented an introduction to marketing research based on her practical marketing experience, focusing on market segmentation and identifying information resources.

- Session III - Saturday, July 30

  The Marketing 1 LAP was reviewed and evaluated and the Marketing 2 package was introduced. Marketing consultant Lynn Ross spoke on developing a marketing strategy, pricing methods, site location, promotion, and customer services.

- Session IV - Tuesday, August 2

  After review and evaluation of the marketing plan package, the material on legal aspects of a business was presented.

Attorney Irene Kessler discussed legal aspects of starting a business, focusing on legal forms of business, insurance, licensing and taxes, and legal rights of women as business owners.

- Session V - Thursday, August 4

The legal LAP was reviewed and evaluated, and the LAP dealing with financial planning was introduced. Accountant Audrey Albert spoke on estimating start-up costs and monthly expenses, use of key ratios, and understanding financial statements.

- Session VI - Saturday, August 6

The Finance 1 LAP was wrapped up and the unit on obtaining financing begun. Jill Necco, Vice President and Manager of Security Pacific Bank, Larchmont Branch, discussed sources of financing, the loan application process, communicating with lending agencies and loan officers, and the new credit laws. A general wrap-up of the workshop concluded the final session.

Evaluation--Participants in the Pilot Workshop completed a pre-assessment form before beginning work on each LAP, and a post-assessment after completion of the LAP. They also filled out an evaluation form for each LAP (see Appendix E). For a more complete discussion of the evaluation, see Chapter IV.

The Final Workshop

Purpose--The purpose of the Final Workshop was to test the materials developed by the WE Project in terms of accuracy and completeness of the information presented, usability of the format, clarity of the directions, usefulness of the small group exercises, applicability to the intended audience, and general reaction of the participants, and to obtain suggestions for a final revision of the materials.

Publicity, Recruitment and Selection--The UCLA Extension Public Information Office prepared public service announcements of the workshop which were sent to all city newspapers and local radio stations (see Appendix F). The announcements were run in a large number of local area newspapers in Los Angeles County, and several radio stations apparently picked it up as a newsworthy public interest and service announcement. As a result, close to 500 inquiries were received over a two-week period. The application form and fact sheet (Appendix G) were sent to the first 250 people who called to request information.

From 148 applications received, 46 women were selected, based on the following criteria:

1. Diversity of background. Characteristics considered included age, education, work experience, income level, family/marital status, and type of business idea. (See Information on Participants, Appendix H).

2. Business readiness. Applications were divided among three levels of readiness to start a business:

   (a) "Pre-readiness" - not sure of type of business they wanted to start or how committed they were

   (b) "Readiness" - had thought about their ideas and had high level of interest and commitment

   (c) "Experienced" - had been or were currently in business or had equivalent experience.

   Instructional materials were aimed at the "readiness" group, but for purposes of testing the level of the materials and to create a peer learning environment, it was thought desirable that all three groups be represented. Eleven women were chosen from the first group, 27 from the second, and eight from the third.

3. Interest and commitment. Participants were asked to make a commitment to attend all seven sessions and work on activities outside the workshop sessions. Child care was offered but did not prove to be necessary.

4. Reading and writing skills. Judgment of reading and writing competence level was based on the application form.

Of the 46 women selected, there were three cancellations before the workshop began. Three women dropped out during the workshop, and 40 women completed the course.

Location and Schedule--The workshop was held in Room 346, Moore Hall, UCLA. Parking was provided for the participants and guest speakers. An Orientation meeting was followed by seven workshop sessions (see schedule, Appendix I).

Delivery--Presentations were necessarily more structured and formal in the final workshop than in the pilot. Small group exercises provided informal learning experiences and gave instructors and guests a chance to deal on a one-to-one basis with individual problems. Refer to the notebook for the general format for the small group exercises.

The Instructor's Guide documents the teaching/learning process tried out in the workshop, with recommendations for alternative strategies based on the workshop experiences.

- Orientation - Wednesday, September 7

  The Project staff members were introduced, the first two learning activity packages were handed out, and reading to be done prior to the first session was assigned. Participants were then divided into groups of about six to discuss their business ideas and/or reasons for wanting to go into business. Coffee and cookies helped to establish a friendly atmosphere.

- Session I: Introduction to Small Business Ownership Saturday, September 10

  The session began with a brief outline of the morning's program, information on resources and materials available through the WE Project, and a review of assignments and activities for the next session. A presentation on small business ownership emphasized the importance of the business plan and relayed information about the survey of women business owners in California undertaken by the WE Project (see Chapter III). A panel of women business owners included Sara Rosenberg, Wilshire Secretarial Service; Charlotte Reed, George Sand Bookstore; Sandy Gooch, Mrs. Gooch's Natural Food Store; Joyce Charlotta, Caviar Company (clothing design); Elsie Dahlin, Ladd-Fab, Inc. (metal fabrication) and Carol Sumner Appel, Sumner-Gravier Design. Each panelist gave a 15-minute presentation describing her experiences in going into business and her advice to women wishing to start a business. The panel was followed by a short question-and-answer period.

- Session II: Marketing Research - Tuesday, September 13

  The second session included a small group exercise in which participants described their interviews with small business owners and discussed the characteristics, skills and abilities required for successful entrepreneurship. After a review of the assignments for the next session, Dorothy Corey, President of Facts Consolidated, presented an introduction to marketing research. The session ended with a summary of the small group exercise and explanation of the evaluation forms to be completed for each LAP.

- Session III: Marketing Plan - Thursday, September 15

  After evaluations were collected and the evening's program outlined, participants divided into small groups

to discuss their business ideas in terms of the marketing research needed and to identify major problems and questions. Betsy Berkheimer, owner of a publicity and public relations concern, spoke on the basics of developing a marketing plan for a new small business venture. The next set of materials was handed out and activities for the upcoming session reviewed.

- Session IV: Setting Up Your Business - Saturday, September 16

The morning got underway with a small group exercise in which groups were asked to choose a product and, in half an hour, develop an advertising and sales campaign. Panelists for a presentation on "Setting Up Your Business" were Edna Alvarez, an attorney in private practice who specializes in personal and business planning; Laurie Fortune, a certified public accountant in private practice; Charlotte Bossel, associate and agent for the John Hardman Insurance Agency in Santa Monica, who specializes in fire and casualty insurance; and Beth Haycock, life insurance agent for Connecticut Mutual.

- Session V: Financial Planning - Tuesday, September 20

After presentation of the evening's topic and a small group exercise, accountant Audrey Albert spoke on estimating start-up costs and monthly expenses, use of key ratios, and understanding financial statements.

- Session VI: Financing - Thursday, September 22

The session began with an overview of the agenda for the last two sessions and the last three LAP's, review of homework and discussion of priorities, and introduction of the evening's topic, "Obtaining Financing." After a small group exercise, two guest speakers were presented. Jill Necco, Vice President and Manager of the Security Pacific Bank, Larchmont Branch, gave an overview of a small business owner's relationship to a banker, and loan requirements and procedures. Susan Dockins, from the Feminist Credit Union, spoke about credit rights.

- Session VII: Putting It All Together - Saturday, September 24

After review of the agenda and final instructions re evaluation forms, class members who had prepared business plans were given an opportunity to present them to the group. Speakers were Dr. Marion Wood, a time management consultant, and Joanna Bruno, Deputy Director of the

Asian American National Business Alliance (AANBA).

Appendix I contains the final workshop schedule and agendas for each session.

Evaluation--Participants in the final workshop completed an overall assessment of the workshop and an evaluation form for each LAP (Appendix J). See Chapter IV of this report for a more detailed accounting of the workshop evaluation.

Workshop Follow-Up

A three-month follow-up of the final workshop participants was conducted by means of a questionnaire (Appendix K) designed to find out how participants would assess the effectiveness of the workshop and the materials in retrospect and what further steps toward starting a business they had taken since the workshop. The questionnaire was administered to 10 women who attended an informal workshop alumnae get-together on December 13, 1977. Immediately following that meeting, it was mailed to 29 additional graduates of the workshop who had not attended the get-together. At the date of this writing, a total of 21 responses had been received (approximate 50% response).

In assessing their feelings about the idea of starting a business at the end of the workshop, as compared to three months later, 4 and 3 women, respectively, rated themselves as "unsure," 7 and 8 as "probably interested, but in the future," and 10 each time as "definitely interested now." Although total figures for the end of the workshop are virtually identical with those for three months later, it is interesting to note that eight respondents (over a third) had changed the way they rated themselves.

When they started the workshop, 17 of the respondents had a definite business idea, while only 4 had none. At the end of the course, 11 women retained their original idea, 4 had a different idea, and 6 were undecided. Three months later, 11 women had the same idea as always, 2 had the same idea as at the end of the workshop, 5 had a new idea, and 4 had no idea. Some comments from those who had changed their idea were: "Initial idea not economically feasible," "did not have enough product knowledge or business background for original idea," and "decided what I <u>really</u> wanted to do <u>was</u> feasible."

When asked to rate the effect of the workshop on their interest in starting a business, 12 respondents (over half) rated it "very encouraging," and 4 more "somewhat encouraging." One rated it as "neutral" and five as "somewhat discouraging." No one found it "very discouraging."

The women were asked to comment on what they found most valuable and least valuable about the Learning Activity Packages, the class sessions, and the workshop as a whole.

The LAPs--Most of the respondents found the LAPs most valuable as an overall reference source, or identified specific sections such as "identifying a market" or "keeping records." Aside from the need for more time, there was no consensus as to a least valuable aspect; in fact, more than half did not identify any least valuable aspect, and several made comments which were unrelated to the LAPs.

The Class Sessions--A majority of respondents (17) found the guest speakers the most valuable aspect of the class sessions. Others liked the "rap sessions," "interchange of ideas," or "the supportive atmosphere." The small group sessions were identified as least valuable due to "chronic talkers," "lack of structure," or "need to vary people."

The Workshop as a Whole--Most respondents chose "the materials" or "interaction with other women" as the most valuable aspects of the workshop; a smaller number mentioned the guest speakers. Of the 21 respondents, 14 could not identify a "least valuable" aspect, 2 mentioned the lack of time, and two referred to participants who controlled discussions.

When asked for suggestions as to how to improve the course, the largest number of suggestions concerned the guest speakers (more speakers; more control over the speakers; more time for the speakers; have speakers mingle with groups; hand out outlines of talks). Others suggested a smaller number of participants, smaller groups, more time for exchange of ideas, additional topics, exploring fear of success, or doing a simulation.

Asked what steps they had taken toward starting a business in the three months since the end of the workshop, the respondents replied as follows:

15 had seriously discussed the idea of starting a business with their families
14 had reread all or parts of the LAPs
10 had contacted a supplier

9 had looked for a business location
8 had worked on developing a business plan package
8 had met with a lawyer
8 had used what they learned in the course in their current jobs
6 had visited business owners
5 had met with an accountant
5 had done some marketing research
5 had kept in touch with women they met in the workshop
5 had actually started a business
4 had read materials from the LAP Optional Reading lists
4 had met with a banker
4 had met with an insurance agent
2 had visited the SBA or AANBA
2 had attended a workshop
2 had looked into or enrolled in a business-related course

Three respondents intended to start a business in January 1978, and three more by spring or summer of 1978. Several had discussed their ideas with or advised other women or people in the community; one had read 12 books on the subject of business ownership; and one had begun a partnership.

Responses to the question "What kinds of information, assistance, or expertise do you think you need now?" ranged from general comments such as "time" or "self-confidence" to specifics such as "legal advice" (2), "more market research" (2), "suppliers" (2), or help in setting up accounting. Six said they only needed money.

Kinds of business ideas chosen by the respondents varied widely: in fact, no two were alike. However, nearly all were retail or service businesses. Some retail businesses mentioned included: jade and oriental jewelry, educational materials for parents to use with their children, a cookie shop, a health food or yogurt shop, a needlecraft shop, and hand-crafted home accessories. Service business ideas included: several kinds of consulting firms, group tour sales and operation, interior design for doctors' offices, a magazine for food brokers, a secretarial service, a lawyer referral service, and an architectural practice.

C. Resource Network

In the process of gathering information and materials for the project and in conducting the survey and the demonstration workshop, a number of contacts were developed with individuals from a wide diversity of professional business organizations, women's groups, government agencies, and educational institutions

that were interested in the project's materials and research. For the most part these individuals provided valuable information and assistance in developing the curriculum materials. Many of these contacts have requested copies of the materials and results of the project's research to use in their own particular organization or program.

The fact that this informal communication network was established is an important outcome of the WE Project. It suggests that there is a growing awareness of the need for materials and research of the kind developed by the WE Project and that efforts in this area should continue.

D. Advisory Committee

A committee of seven members was appointed in the first month of the project to serve as an advisory group to the staff as they developed the curriculum materials and tested them in the two demonstration workshops. The members selected represented expertise in the areas deemed relevant to the project--vocational education, research about women and their career development, and small business management.

The original proposal called for two Advisory Committee meetings --one early in Phase I, Curriculum Development (March 14, 1977) to help identify the core content areas to be included in the instructional materials, to help identify local resources, and to provide input into the design of the LAP format and teaching strategies. The second meeting was held at the end of Phase I (July 6, 1977) for the purpose of reviewing the curriculum materials; making suggestions for revisions; giving input into the development of the workshop formats and the third-party evaluation design.

At the conclusion of the second, and supposedly final, Advisory Committee meeting, the members unanimously requested a third meeting for the purpose of learning about the results of the demonstration workshops and to provide advice about the final wrap-up of the project, as well as to discuss any future funding possibilities to continue the project.

A third and final meeting was held on November 16, 1977, at which time a brief overview of the workshops was presented. Then, a more detailed report of the workshop and material evaluation was given by the project's evaluator, Dr. Gary Riley. The second half of the meeting was devoted to a discussion of the steps that should be taken by the project staff before the January ending date to insure that the project's outcomes have the greatest possible impact and use in today's market. There

was overwhelming support expressed by the Advisory Committee members for the project's materials and research and a strong recommendation that the project have the materials produced by a commercial publisher and that new funding strategies be developed.

Overall, the Advisory Committee played an important role in many aspects of the project's development. As a group and individually they provided the kind of expertise, support, and credibility that contributed to the overall success of the project. The role of the Advisory Committee was only minimized because of the limited time commitment they were asked to give to the project at the outset and the need for more "business" expertise. In retrospect, they could have played a larger role in the curriculum development and subsequent evaluation of the material if a subcommittee of business experts had been appointed at the same time the original Advisory Committee was formed. The subcommittee could function as a working committee to give more specific input to the content of the LAPs by serving as a panel of specialists in the various areas of small business management. The subcommittee could have reported to the Advisory Committee and to the project staff as well as possibly serving as the guest speakers at the demonstration workshops. Unfortunately, this was not in the original project design, and by the time the need for such a group was fully recognized by the project staff there was not sufficient time to appoint and thus take full advantage of such a subcommittee. However, in a more informal fashion, the business experts who were selected to be guest speakers at the workshops also served as experts, on an individual basis, to the development of the materials. This expertise combined with that of the official Advisory Committee gave the project sufficient guidance to meet its objectives.

Chapter III: Survey of California Women Business Owners

by Patricia McNamara

Background

In order to develop materials appropriate for use with women, the project's target population, the research team reviewed the literature on small business ownership, entrepreneurs, particularly references to women, and business ownership training materials. The parameters--scale, types, and location--of women-owned businesses were provided by Women-Owned Business 1972, a publication issued by the Department of Commerce in 1976. This volume, the first publication to provide data on businesses by sex of owner, reports that, in 1972, 4.6% of all United States firms were owned by women and that the receipts of these businesses represented 0.3% of all business receipts in that year. Further, it states that women-owned businesses are characteristically sole ownerships and are concentrated in industries which normally do not generate a large volume of receipts per firm.

Although the Department of Commerce report sketched the broad outlines of women's participation in business ownership, clearly documenting their underrepresentation, it provided no information about the women themselves. The literature on entrepreneurship, although extensive, dealt almost exclusively with men. The pronoun "he" was employed not simply as a grammatical convention, but because it was appropriate to the data and examples discussed. Chapman comments: "The very combination of the words female and entrepreneur seem unnatural because American enterprise is nothing if not masculine" (1976, p. 274). As the literature on male entrepreneurs was reviewed, it became apparent that the profiles, life histories, career patterns, and characteristics of women entrepreneurs would not uniformly correspond to those of their male counterparts.

Mancuso (1974), for example, reports that the entrepreneur is male, that he is either married to an exceptionally supportive wife or divorced, and that he is likely to have a master's degree in business or a technical discipline. Such a description provides little insight into the characteristics of women business owners, nor does it offer guidance for assessing entrepreneurial potential in a woman. MBA Magazine (1973) published a quiz based on the work of John Komives, director of Milwaukee's Center for Venture Management, designed to help the reader determine whether or not he fit the entrepreneurial profile. It seems unlikely that many women raised in the American society of the past fifty years--or even today--

could give the "entrepreneurial" responses to such questions as: "Did you have a paper route?" "Were you a good student?" (in reference to behavior, not highest level of educational attainment or grades), and "Have you ever been fired?" The answers which, according to Komive's work, would indicate entrepreneurial promise are, respectively, "yes," "not a model student by any means," and "yes."

Only one study of women entrepreneurs could be identified (Schreier, 1975). Sponsored by Komives, this study tested the hypothesis that there would be little, if any difference between the characteristics of men and women entrepreneurs. Schreier concluded, on the basis of interviews with a sample of 14 women, that overall the evidence supported this hypothesis. Nonetheless, given the preliminary nature of the study and the small sample size, he recommended that further research be conducted and suggested a national study.

While the research team believed that there were, undoubtedly, similarities between men and women entrepreneurs, they suspected that women in business would report different life patterns, characteristics, training needs, and problems than men. If a program was to be designed which could select and train women who showed entrepreneurial potential, which addressed or, at the very least, brought attention to the needs and problems of women in business, and which would foster women's business ownership, the staff needed more information about women entrepreneurs. What kinds of motivation, personalities, and past experiences appear to predict success in business? What are the major problems encountered by women business owners? What effect does business ownership have on a woman's life and self-concept? What advice would women entrepreneurs offer to women considering a career in business ownership?

In the search for answers to these and other similar questions, interviews were conducted with six women who were or who had been business owners. Individuals who worked for agencies that were resources to persons in the process of starting and/or running a business were also interviewed. The information collected in these interviews tended to support our belief that there were differences in the life histories, characteristics, and experiences of men and women business owners, and also indicated some areas for further inquiry. The research team decided that a survey of women business owners could provide valuable information about women entrepreneurs and their businesses.

Methodology

The Instrument. A questionnaire was developed to gather information on: (1) demographic characteristics of women business owners and their businesses; (2) the decision to start a business and the resources used in

the start-up process; (3) financial considerations of business ownership; (4) initial and current business problems; (5) career patterns, including educational and previous business experience, of women business owners; (6) effects of business ownership on the woman entrepreneur's personal life; and (7) assessments of their business and of themselves by the women owners. In designing the questionnaire, the research staff drew upon the data collected in the interviews, the review of the literature on entrepreneurship and business ownership, and their own unanswered questions.

The questionnaire was pretested on a sample of ten women business owners who were selected to represent diverse business involvements. Thus, the appropriateness of the questionnaire for different kinds of business ventures (i.e., retail, service, construction) was tested. Nine of the ten pretest questionnaires were returned and, on the basis of the responses and comments made by the pretest sample and the suggestions of advisors to the project who reviewed the instrument, the questionnaire was revised. Several questions were also added, at this point, to gather additional information and for purposes of clarification. The final version of the instrument, resulting from these revisions, can be found in Appendix L.

The Sample. Because a survey research component was not originally conceptualized as part of the project's needs assessment and curriculum design effort, neither time, money, nor support personnel were budgeted for such an undertaking. Therefore, the survey had to be a relatively small scale effort that studied a readily identifiable sample. A study only of women business owners in the Los Angeles area would, however, have a number of obvious limitations. First of all it would be a study of women in a large metropolitan area; the findings might be entirely unrepresentative of women who owned businesses in small cities, towns, or rural areas. Second, Los Angeles is somewhat atypical in terms of small business in general and in terms of women's business ownership. The two- and five-year failure rates of small businesses in the Los Angeles area are considerably below the national figures. Furthermore, in terms of number of women-owned firms, the Los Angeles-Long Beach Standard Metropolitan Statistical Area (SMSA) ranks first nationally, Los Angeles County ranks first nationally, and the city of Los Angeles is second only to New York. Is this geographic intensity a reflection of the presence of a different kind of woman? Of a different attitude toward women as business owners? Does owning a business in such an environment have a different impact on its woman owner? These questions could not be answered. Therefore, in order to obtain a sample that was more likely to be representative of women business owners in general, the study area was defined as California. Given the resources available for the study, this was the geographic limit of our capabilities.

The sample for the mail survey of women business owners was compiled primarily from the Women Owned Businesses Directory (August 1976) printed by the California Office of Minority Business Enterprises. The March 1977 California Minority Business Enterprises Directory was reviewed for additional names of women business owners. Staff members also added names of other women business owners whom they had met, been told of, or read about. In instances where a business was owned by more than one woman, all women owners were included in the sample. The total sample consisted of 532 women. The questionnaire was mailed in early June 1977 to these women, with an accompanying cover letter (see Appendix L) explaining the project and inviting their participation.

Several of the early respondents were affiliated with a San Francisco-based group of women business owners, Women Entrepreneurs. This group was contacted and sent copies of the questionnaire to distribute at their next meeting.

Of the 532 mailed questionnaires, 58 were returned to the project office as undeliverable or not applicable, i.e., the recipient did not own a business or was not a woman. This reduced the sample size to 474, of whom 276 (58%) returned questionnaires. An additional 32 questionnaires that had been distributed by the Women Entrepreneurs organization were returned. The discussion of results which appears later in this chapter is based on the responses of these 308 women.

The limitations of the sampling procedure should be noted. Although there were 51,847 women-owned businesses in California in 1972 (Department of Commerce, 1976), no directories or other information sources identifying these businesses could be found other than those cited above. The Women Owned Businesses Directory was compiled by pulling listings of service, commodities, and construction businesses owned by women from existing directories in the California Office of Minority Business Enterprises (OMBE). These businesses had contacted the OMBE for services, primarily assistance in obtaining government contracts. A notice regarding publication of the directory appeared in a newsletter published by the State Commission on the Status of Women and the names of all businesses whose owners subsequently contacted the OMBE requesting that they be included in the directory were added. The Minority Business Enterprises Directory, originally developed under contract from the California Job Creation Program Board and continued by Source Publications, Inc., was compiled from listings of businesses that had contacted California Business Development Centers for assistance. The sample, then, is best described as one of convenience: it consists of the names of women business owners that were available; it is not a random representative sample of the population selected according to standard statistical sampling procedures. Are these women representative of women business owners in California or nationally? No data which would enable us to confirm or deny their typicality are available. Therefore, the reader is advised once again that this is a pilot study intended to raise questions as well as to begin to answer them. Generalizations of these findings to all women business owners can be made only with great caution.

Analysis Procedures. Following coding of open-ended items, frequency distributions were run for the total sample. (See Appendix L for the results of this analysis.) Cross-tabulations procedures were used to compare respondents on the basis of the way in which they became business owners (those who started their business versus those who became owners in some other way); type of business (retail, service, manufacturing, wholesale, or construction); legal form of business (sole owners versus partnerships and corporations); and reported success of the business (unsuccessful/struggling, marginally successful, or profitable). A review of the success status analysis showed that age of the business was clearly related to its reported success. To eliminate age of business as a factor in considering the success status of business, a second set of success cross-tabulations was run using only those respondents whose businesses were more than 5 years of age. In order to learn more about women owning businesses doing a large volume of sales, frequency distributions were hand tabulated for all respondents reporting gross sales of $250,000 or more.

Survey Findings

The percentage distributions of responses to the questionnaire items can be found in Appendix L. A summary of the survey results that was developed for use in the text and which was also mailed to survey respondents who had requested this information can be found in Appendix M. Therefore, the discussion which follows focuses on the results of one specific analysis of the data: cross-tabulations by reported success of the business.

The women business owners described the current status of their businesses by selecting one of five precoded responses, as shown in Table 1.

Table 1

Current status of business
(in percentages)

Current Status	% (N=299)
Unsuccessful, no longer in business	1.3
Struggling, survival uncertain	4.0
Struggling, potentially profitable	28.8
Successful, breaking even or better	31.4
Successful, profitable	34.4

In order to learn more about those factors associated with success, these five categories were collapsed into three--unsuccessful/struggling, marginally successful, and profitable--and cross-tabulations were run by all the variables in the questionnaire. In the following discussion of the results of this analysis, these three groups of businesses and their owners will be referred to as struggling, marginal, and profitable.

The cross-tabulation analysis by current status showed major differences between these businesses and their owners on a number of items. This section will present and discuss these areas that differentiate among the struggling, marginal, and profitable ventures and their proprietors.

Age of the business shows a strong and significant (0.0000) relationship to the current status of the business. Seventy percent (70%) of those businesses that had been started within the year and 52% of those one or two years old were not yet breaking even. On the other hand, 56% of the profitable and 74% of the marginally successful businesses had been in operation at least three years (see Table 2). It takes time and effort to establish a business and to recover the initial financial investment. It is the persistence shown by the owners of struggling businesses that is remarkable: 46% have been in business three years or more.

Table 2

Age of business by current status
(in percentages)

Age of business	Struggling (N=102)	Marginal (N=94)	Profitable (N=103)
Less than one year	25	7	4
1-2 years	29	19	10
3-5 years	25	29	29
More than 5 years	21	45	57

The organization of these three groups of businesses reflect further differences. The legal structure most frequently reported by the owners of struggling, marginal, and profitable businesses is the sole ownership; however, it is the struggling ventures that are most often organized in this way (see Table 3). Marginal and profitable businesses tend to be organized as corporations

approximately twice as often as struggling ventures. It is, of course, probable that many of these marginal and profitable business owners chose to incorporate as the business developed and grew.

Table 3

Legal structure of business by current status
(in percentages)

Legal structure	Struggling (N=99)	Marginal (N=92)	Profitable (N=102)
Sole ownership	58	41	45
Partnership	25	26	19
Corporation	17	33	35

Looking at the amount of capital initially invested in the businesses, we found no significant relation to its current status. The owner's belief that this amount was adequate to start the business did, however, differentiate among the three groups: 64% of profitable business owners, 49% of marginal business owners, and 45% of struggling business owners feel they began their businesses with a sufficient amount of capital.

In light of this, it is interesting to note that 86% of struggling business owners, 79% of marginal business owners, and 74% of profitable business owners started their businesses themselves. Owners of profitable businesses have more often purchased or become a partner in an existing business or taken over a family business and, therefore, have this base to build upon. This can also serve as an advantage in the search for start-up capital. Fifteen percent (15%) of profitable, 5% of struggling, and none of the marginal business owners reported loan or financing arrangements with the business' previous owner had been a source of start-up capital for their business.

The current gross sales and net profit of the business, as well as the owner's reported personal income, are all significantly related to the current status of the business. Given the reliance the definition of current status used in this study places on profitability, these findings would be expected. However, they also point out how relative the terms "success" and "profitability" can be: 24% of the profitable businesses report gross sales of under $50,000 and 23% have a net profit of less than $10,000. Furthermore, only 28% of the owners of profitable businesses report personal incomes of $30,000 or more.

The more successful a business, the more likely it is to have employees and to have more of them (see Table 4).

Table 4

Number of employees by current status
(in percentages)

Number of employees	Struggling (N=101)	Marginal (N=92)	Profitable (N=103)
None	54	26	20
1-4	39	34	30
5-9	6	23	19
10 or more	2	18	31

On the other hand, reliance on volunteer assistance decreases with success: 26% of struggling, 20% of marginal, and 4% of profitable business owners report that unpaid volunteer workers help them in their businesses.

All three groups of business owners encountered similar kinds of problems when they started their businesses, but now the frequency with which they report certain difficulties varies by the business' current status. Table 5 shows the kinds of current problems most frequently mentioned by these women entrepreneurs.

Table 5

Current problems by current status
(in percentages)

Problem	Struggling (N=102)	Marginal (N=94)	Profitable (N=103)
Money	35	23	22
Visibility and advertising effectively	29	18	9
Lack of management skills	17	15	19
Employee relations	4	15	23
Paperwork and regulations	2	7	10
Suppliers and stock	4	5	6
Motivation and energy	6	4	1

Three kinds of problems appear to be more important the less successful the business currently is: money, visibility and advertising; and motivation and energy. Two other difficulties appear more likely to be concerns, the more successful the business is: employee relations and completing paperwork and complying with regulations. Although owners of profitable businesses are most likely to report no current problems, only 5% of them found themselves in such a situation.

There are some interesting differences in the planning and advice-seeking behavior among the three groups of business owners. The struggling business owners are the group most likely to have developed long-range business plans and goals and to have written them down prior to starting their venture; the profitable group is least likely to have done either. This tendency may reflect a greater degree of caution on the part of struggling business owners that also prevents them from taking the risks necessary to achieve success or it may be indicative of inflexibility, an inability to adjust to unforeseen and unplanned-for problems and opportunities. However, it should also be remembered that over half of these businesses have been in operation for two years or less and it may be that, eventually with plans to guide them, these entrepreneurs will achieve succuss equal to or greater than that of the businesses currently described as profitable.

Table 6 shows the pre-start-up resource consultation behavior of the three groups of entrepreneurs. Generally, it appears that owners of struggling businesses are more likely to seek business advice and assistance prior to opening. This tendency is especially pronounced with nonexpert resources, friends, family, and other business owners. They are also far more likely to report having consulted with bankers or the SBA which may be related to their greater likelihood of reporting that they began with inadequate capitalization. The tendency of struggling business owners to report more advice-seeking behavior is interesting in light of Shapero's (1975) finding that locus of control is an important characteristic of entrepreneurs. Self-reliance and a desire for independence and autonomy are entrepreneurial traits. The lower resource use by profitable business owners may reflect more entrepreneurial personalities. However, the fact that so many more of the struggling businesses are new ventures adds a note of caution to such an interpretation.

Table 6

Resources consulted for business advice and assistance prior to start-up, by current status (in percentages)

Resource	Struggling (N=99)	Marginal (N=87)	Profitable (N=96)
Accountant	39	35	43
Ad agency representative	12	7	9
Banker	41	25	28
Family	61	47	47
Friends	65	43	39
Small Business Administration	19	7	5
Other government agency	5	5	--
Insurance agent	31	30	28
Lawyer	45	40	40
Owner of similar business	53	33	38
Owner of business in other line	47	22	23
Supplier or wholesaler	39	30	29
Other prior contact	7	10	3

Looking at the kinds of business advice sought since opening the business, we find profitable business owners report the greatest use of "expert" resources: lawyers, accountants, ad agency representatives, and insurance agents. Struggling business owners, on the other hand, report the greatest reliance on family, friends, government agencies, and other business owners, all less expert in business matters but sources of free advice and, in the case of friends and family, of emotional support. Although they are initially more self-reliant, owners of profitable businesses appear to recognize the need for expert advice as their businesses grow, yet they seek less input from friends and family into the operation of their enterprise.

Shapero (1975) characterizes entrepreneurs as "displaced persons," individuals dislodged from a familiar niche, and as unable to work for anyone else. Interestingly, for women these motivational forces seem to be negatively related to success. It was the struggling business owners who were most likely to report that they had decided to start a business because they had lost their job, couldn't find a job they wanted, or preferred to make a living by working for themselves instead of for others. Of the three groups of owners, profitable business owners were least likely to mention these as reasons for starting a business. Perhaps these

motivational forces which reflect a certain negativeness, an inability to fit into the existing job market, act as impediments rather than as an impetus to success.

While a majority of all three groups of business owners reported they had selected their particular business because they "liked the idea of this kind of business," this was a major influence for 82% of struggling, 72% of marginal, and 57% of profitable business owners. This finding suggests that owners of profitable businesses are most likely to make business decisions on the basis of business considerations and market realities rather than as a result of enthusiasm for or emotional attraction to a particular idea. Komives (1973) observes that entrepreneurs are less enamored of their products than they are interested in pricing it right and getting it into the market place.

The education and employment patterns of these three groups of business owners reveal some interesting differences. The highest level of education completed by the respondents is shown in Table 7. Owners of struggling businesses report the most education: 43% have a bachelor's or higher degree in contract to 34% of the marginal business owners and 29% of the profitable business owners.

Table 7

Highest level of education by current status
(in percentages)

Educational level	Struggling (N=102)	Marginal (N=93)	Profitable (N=103)
Less than high school graduation	3	3	4
High school graduate	4	14	22
Technical/vocational training	5	1	5
Some college	39	41	32
Associate of Arts degree	6	7	9
Bachelor's degree	28	17	18
Graduate or professional degree	15	17	11

Mancuso's (1974) finding that the common degree held by entrepreneurs was a master's in either business management or a technical discipline is clearly contradicted for all three groups of women business owners. Nor is earlier research which found most entrepreneurs failed to complete high school supported by the

findings of this study. However, over half (54%) of the women with a high school education or less are owners of profitable ventures. Komives (1973) reports entrepreneurs are not model students and the lower educational attainments reported by profitable business owners may be a reflection of this entrepreneurial tendency. The self-reliant and independent character of entrepreneurs may fit poorly into the structure required by educational institutions. Another possible explanation is that these women have fewer prospects for a responsible job in the marketplace and, therefore, feel a stronger need to succeed in their own ventures.

Asked what they had been doing just prior to starting their business, owners of struggling businesses were most likely to report multiple involvements (i.e., student and part-time job), while such multiple activities were least often mentioned by profitable business owners. Owners of marginal and profitable businesses were more likely to report having been employed full time or having been a housewife than were struggling business owners. Part-time jobs and being a student were mentioned most often by struggling business owners.

In rating themselves on a list of traits and skills, the three groups differed in only two areas: self-confidence and handling money and financial matters. While 38% of struggling and 39% of profitable business owners considered themselves very strong on self-confidence, only 28% of marginal business owners rated themselves similarly. Whether their businesses are only marginally successful because they feel less self-confident or whether they are less self-confident because their businesses are only marginally successful cannot be ascertained from the data. It does, however, seem likely that the 9% of struggling business owners who rate themselves "weak" on self-confidence, in contrast to 1% in each of the other two groups, are from among the ranks of the owners of the older and still struggling businesses. The self-ratings on handling money and financial matters are clearly related to the current status of the business: 50% of struggling, 56% of marginal, and 71% of profitable business owners see themselves as "strong" or "very strong" in this area. Whether this talent has developed and grown with the business or whether profitable business owners have always had this ability and have used it to the benefit of the business is a critical question that cannot be answered from the available data.

Although these data provided a general picture of three groups of women business owners, it was often difficult to determine which differences among the groups were related to the success status of the business and which were due to the age of the business. In order to eliminate business age as a factor in studying business success, a second set of success status cross-tabulations

were run using only the responses of the 127 women whose businesses were over 5 years of age. Of the 127 respondents, 21 described their business as unsuccessful or struggling, 42 as marginally successful, 58 as profitable, and 6 provided no assessment of their business' status. While in the earlier analysis businesses had been almost equally divided among the three success categories, the pattern is quite different for these older businesses: 17% are struggling, 35% are marginally successful, and 48% are reportedly profitable ventures. Many struggling business owners either reach the break-even point in the first five years of business or they close the business. Because only 21 respondents describe their businesses as struggling, these data must be interpreted with caution. A brief discussion of some of the differences found among the groups follows.

Reported gross sales, net profit, and owner's personal income are all, again, related to business success as one would expect: the lowest figures tend to be reported by struggling business owners, the highest by profitable business owners. However, for all groups an upward trend can be observed: a smaller proportion of business owners are found at the low ends of these scales for all three groups.

Although a slightly larger proportion of the businesses in all three groups are organized as corporations, half (50%) of the profitable and 52% of the struggling businesses are sole ownerships. Profitable businesses are least likely to be organized as partnerships: 10% of the profitable, 22% of the marginal, and 29% of the struggling businesses are partnerships.

Although approximately three-fourths of each group became a business owner by personally starting her business and although the amount of reported start-up capital does not differentiate among the groups, they differ in their belief that they began with an adequate amount of money. Sixty-three percent (63%) of profitable, 46% of marginal, and only 32% of struggling business owners feel they began their businesses with sufficient start-up capital. Whether this strong conviction of struggling businesses that they started out undercapitalized is due to some subtle differences in the types of businesses they started which are not shown in the data, or whether it is a rationalization as to why they have not yet succeeded cannot be determined. Perhaps, the profitable owners began as undercapitalized but, having made a success of their business, now feel, understandably, that the money they had to start out with was adequate.

We find, again, that with success comes employees. Half (50%) of the struggling business owners have no employees, in contrast to 13% of the marginal and 16% of the profitable business owners.

Furthermore, no struggling business employs more than 9 workers, while 25% of the marginal and 29% of the profitable business owners report over 10 employees. On the other hand, volunteer workers provide assistance to the less successful business owners: 27% of the struggling business owners, 18% of the marginal business owners, and none of the profitable business owners report that volunteers help them in their businesses.

Although, in comparison to the first analysis by success status, a slightly larger proportion of each group had not developed any long-range plans prior to starting the business, the same negative relationship between the development of long-range plans and the business' current success status was found (see Table 8).

Table 8

Long-range planning prior to business start-up by current status (in percentages)

Type of planning	Struggling (N=19)	Marginal (N-41)	Profitable (N=55)
No plans developed	37	51	56
Unwritten plans developed	37	37	40
Written plans developed	26	12	4

The persistence of this trend over time is extremely interesting. Possible explanations of this finding were discussed earlier. However, one wonders how realistic and how specific the planners were in setting goals and timetables for their future businesses. Instead of assisting the owner, have these long-range plans impeded the development of the business?

Another earlier finding, replicated in this analysis, was the negative relationship between educational attainment and business success. Although the educational attainments reported by all three groups are generally lower, owner's education is again inversely related to the success status of the business (see Table 9).

Table 9

Highest level of education by current status
(in percentages)

Educational level	Struggling (N-21)	Marginal (N=42)	Profitable (N=58)
Less than high school graduation	5	2	3
High school graduate	5	19	33
Technical/vocational training	14	--	7
Some college	38	48	33
Associate of Arts degree	10	10	9
Bachelor's degree	24	7	12
Graduate or professional degree	5	14	3

A new factor emerged from this analysis as being significantly related to business success: marital status. The marital status reported by the three groups is shown in Table 10.

Table 10

Marital status of owner by current status
(in percentages)

Marital status	Struggling N=21)	Marginal (N=42)	Profitable (N=58)
Single (never married)	24	12	9
Married (only once)	24	39	48
Remarried	24	31	16
Separated or divorced	19	7	26
Widowed	10	12	2

The group most likely to report being unmarried is the group of struggling business owners. Their marital status may be contributing to their business problems. Most of these women, presumably, rely on their businesses for personal financial support. Therefore, the sales profits that a married woman might be able to reinvest in her business to enable it to grow must be drawn out to support the unmarried owner. Thus, the struggle to reach profitability is prolonged. Furthermore, the unmarried woman

may experience far greater difficulty in obtaining a loan. If the married owner has a successful husband who is willing to co-sign a loan request, her chances of receiving a loan are vastly improved, regardless of the status of her business.

It is the marginal business owners who are most likely to be married. Perhaps, because there is another person contributing to or providing financial support for the household, these women can afford to own businesses which are only marginally successful.

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Chapter IV: Evaluation Report

by Gary Riley

Introduction

In June 1977, a third-party evaluator was employed on the Women Entrepreneurs Project (WE) for the purpose of developing an evaluation plan, evaluation instruments, and an evaluation feedback system to the WE Project staff and the Advisory Committee. At that time, all of the preliminary objectives of the project had been met: the conduct of a needs assessment; the establishment of a working advisory committee; project staffing; information gathering related to the development of training materials; and establishing a training schedule for women interested in planning small businesses.

At a meeting with the project staff, the third-party evaluator offered the following plan for evaluation of the project:

1. The evaluator would assist in the development of selection criteria for participants in the project in accordance with the objective to include a diverse sample of women from the greater Los Angeles area;

2. The evaluator would develop an instrument to use in reviewing and evaluating the training modules, the results of which would be used to guide the project staff in making any necessary modifications in the training materials prior to their use in the actual training workshops;

3. The evaluator would assist in the interpretation and analysis of the results of participant assessment of a pilot training session, a workshop intended to orient resource persons to the workshop process and to evaluate on a pilot basis the first set of training materials developed by the project staff;

4. The evaluator would assist in the interpretation and analysis of the results of pre- and post-assessment instruments completed by participants in the September workshop, for the purpose of assessing self-perceived growth as a result of the workshop experience;

5. The evaluator would develop an evaluation instrument for the overall assessment of training workshops, including procedures, content, and participant outcomes; and,

6. The evaluator would provide a verbal report to the Advisory Committee and a written final evaluation report to the project staff upon completion of the total evaluation process.

The purpose of the evaluation, as expressed in the project proposal and as agreed upon by the project staff and the third-party evaluator, is threefold. First, the evaluation process should result in information that guides the project staff in their continuous improvement of program activities and materials throughout the conduct of the project. This aspect of evaluation is related to process objectives; developing training materials; conducting appropriate training activities; responding to the needs of the project participants; and so forth.

Second, the evaluation process should result in a series of summative findings, of results which allow project staff members to judge the extent to which the program's objectives and the participants' needs were met. Included in these summative findings is a product objective related to the assessment of the quality of the final forms of workshop training materials, called modules or Learning Activity Packages.

Third, the evaluation process should result in a series of overall findings which suggest specific recommendations for program improvement.

This Final Evaluation Report contains information related to each of these three purposes, and the discussion which follows is organized into three sections corresponding to the three purposes identified above.

Part One: Continuous Assessment of Process Objectives

Two process objectives are dealt with in this evaluation report. One is the recruitment of a group of women participants for the training workshops and study activities, this group to reflect the diversity of women with an interest in establishing small businesses in the area. The second is the evaluation of training materials by advisory board members, by business experts who participated in the project as guest speakers, and by a selected group of pilot workshop participants, the purpose of which was to identify features of the training materials which needed improvement prior to their final printing for distribution to the actual project participants in training sessions.

Widely distributed announcements of the workshops were placed in local newspapers and in community organizations and agencies and were broadcast on the radio. With great interest expressed by approximately four hundred applicants to the project, it was possible for the staff to meet the diversity objective. Applications were assigned to one of three "readiness" pools on the basis of the staff's assessment of the applicant's readiness to start a business. Approximately one-fourth of the workshop participants were to be selected from the tentative or exploratory pool, one-half from the intermediate pool, and one-fourth from the advanced or committed pool. This selection design was chosen to enable the staff to test the effectiveness and appropriateness of the materials for three distinct groups of women. Participants were then selected from the three applicant pools with the project's diversity objective in mind. The final forty participants reflected a broad spectrum in terms of age, business experience, types of business interests, ethnic and financial backgrounds, educational backgrounds, and general career backgrounds. (See Appendix G for the application.)

With a large number of applicants, it was possible to impose upon the persons finally selected the rather strict requirement that all training sessions must be attended. No other selection criterion was as strictly enforced as the availability criterion. Even so, due to unforeseen personal emergencies, not every participant was able to attend all of the workshops. However, over 90 percent of the women selected initially did complete the entire training sequence, thereby providing a more than adequate sample for purposes of final evaluation and analysis of training impact.

A specially-prepared survey instrument, Women Entrepreneurs Questionnaire, was distributed to a large sample of women listed in the California Women-Owned Businesses Directory, suggested by members of the Project Advisory Committee, or suggested by members of the project staff and their associates. A group profile was produced with the data which resulted from the questionnaires, including information about the types and structures of businesses, one's decision to go into business, difficulties encountered with planning and operating a small business, and personal characteristics of women business owners. Information contained in the group profile was used to gain an understanding of characteristics of women small business owners and to identify specific factors associated with successful small business operations for inclusion in the training materials. (See Chapter III for a detailed discussion of the survey.)

Learning Activity Packages, also called training modules, were reviewed by members of the Project Advisory Committee and were piloted by a small group of women who were new to the field of

small business ownership, a group which compared well to the group of actual participants, but was not scheduled for participation in the full training series. A Module Review Form (see Appendix J) was completed by those reviewing and piloting the training materials, and the results of their feedback were used to modify content and format of the final LAPs. Although some content changes were indicated, the review process revealed a need for format improvements above all other kinds of modification. A specialist in preparing programmed instructional and publicity materials was employed by the project, and the layout indicated in the final materials was developed.

The contributions of members of the Project Advisory Committee and several volunteers who helped in piloting the training materials were significant. The evaluator and author of this report wishes to acknowledge them for making it possible to improve the quality of the training sessions and of the training materials prior to their actual implementation by the project staff members. It is quite likely that, because of this outstanding pilot effort, one full program cycle was avoided--that is, as much was learned from the pilot effort as typically is learned from the first round of actual training. This set the project ahead of comparable training programs by at least six months, with considerable savings realized as well.

Part Two: Summative Assessment of Product Objectives

This evaluation report deals with three product objectives or outcomes of the training workshops and related activities. First, each of the participants was asked to complete an evaluation instrument which gave an overall assessment of the training series, broken into its various aspects and activity segments. Second, each participant was administered a pre-test and a post-test, designed to provide evidence of individual growth in several key areas of readiness to plan and to operate a small business. And third, each participant was asked to complete a Learning Activity Package (or training module) evaluation form, indicating strengths and weaknesses of the training materials and of the workshop activities designed to instruct the participants in several key areas of small business planning and operation.

Table 1, "Overall Workshop Assessment by Participants with Rank-Ordered Item Scores and Participants' Ratings," summarizes data which speak to the first objective identified above. Sixteen items relating to the content and the conduct of the training sessions were included in the instrument. (See Appendix J for a copy of the assessment instrument.)

Items included in the instrument were coded as being one of three types of outcomes: S is a "self-enhancing" outcome, indicating that the training workshops helped the participant to gain self-confidence, to build a positive self-image as the owner and operator of a small business, to be more realistic in assessing her strengths and weaknesses; C is a "content" outcome, indicating that the training sessions contributed to a better understanding of business principles, to increased factual knowledge about planning and operating a small business, and to an enhanced capacity to relate general principles of small business ownership to the participant's particular needs; P is a "procedural" outcome, indicating the strengths and weaknesses of the training program itself, its methodology, its attention to details, its appropriateness to the needs and learning styles of participants.

In the vast majority of cases, respondent ratings of the workshops on the various dimensions were overwhelmingly positive. Only one item in sixteen was rated as being "neutral," while all others averaged from "strongly positive" to "positive" (see Table 1). It is interesting to note that the self-enhancing items were rated consistently the highest; content items were rated second-highest overall; and procedural items were rated third. It would appear, therefore, that one of the most positive outcomes as perceived by the participants is the contribution that the training sessions made to their overall feelings of self-confidence--an essential ingredient, it should be noted, to successful small business enterprises as reported by women who are actually operating small businesses in California (see Chapter III).

One flaw in the procedural design of the training session was cited by participants time and time again, and it is this flaw that appears to have reduced the overall rating of procedural outcomes: timing. Due to the time schedule of the training series, compressing what might ordinarily be dealt with over a period of many weeks into a period of two-and-a-half weeks under workshop conditions, participants reported that there was not enough time for them to complete follow-up activities at home in between the training sessions. In many cases, only two days passed between sessions, providing little opportunity for the participants to complete the assigned activities, to think upon the principles explored in the sessions, and to generate questions for later review. Also, due to time constraints and the amount of material that had to be covered in the workshops, participants found that there was insufficient time for review of previous sessions and lessons. Resource persons (i.e., guest speakers) changed from session to session, as each new

topic was placed under consideration. This lack of time--and consequent lack of scheduling flexibility--which precluded much follow-up discussion of the various topics was, perhaps, the greatest weakness in the program overall.

Training session content, as included in the training materials and in the workshop presentations, scored second overall, but significantly high as compared to procedural outcomes. The ratings of training contents are reflected, again, in Tables 2 and 3 where participants provided pre and post readiness information related to key areas of business planning and operation.

Table 2, "Pre and Post Self-Assessment Ratings of Readiness to Start a Business," illustrates for each participant completing both the pre and the post assessment instruments the overall gain in readiness. Scores in Table 2 illustrate item aggregates for each individual, and these scores may be read as general indicators of growth across all of the key dimensions of readiness.

Table 3, on the other hand, illustrates the "Rank-Orderings of 'Readiness to Start a Business' Items on Pre and Post Self-Assessment Instrument." This table allows one to determine which key areas of readiness were most adequately dealt with by the training sessions, which areas were most needed at the pre-test point of entry to the project, and which areas were least in need of attention.

All of the respondents at the end of the training sessions reported having achieved good to excellent readiness on the 19 items included in the instrument. At the pre-test, entry phase of the project, participants reported that their readiness was fair to poor on one half of the items. Thus, it may be concluded that, according to participants' perceptions of their own readiness, the training sessions were overwhelmingly positive in terms of preparing women for the planning and eventual operation of their own small business. It must be pointed out that the self-assessment is not a field-based performance assessment. Feelings of readiness cannot be freely translated into indicators of actual, operational readiness. However, the self-assessments are based at least partly upon evaluations of content, skill acquisition, and other performance criteria which make up activities sections of the Learning Activity Packages. Certainly one can argue that the attitudinal shifts reported in the self-assessment findings result from cognitive gains and can, in turn, be expected to produce behavioral change.

Table 4, "Learning Activities Packages Participant Ratings," further clarifies the participants' pre and post readiness

TABLE 1
OVERALL WORKSHOP ASSESSMENT BY PARTICIPANTS WITH
RANK-ORDERED ITEM SCORES & PARTICIPANTS RATINGS

ITEM	Ranking	Item Type	Score**	Individual Responses Rank-Ordered Highest to Lowest (N=25)* 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
7. Workshops gave me a realistic idea of my strengths/weaknesses	1	S	113	5	5	5	5	3	5	5	5	5	4	5	5	5	5	5	4	5	5	4	5	4	2	3	4	5
16. Workshops better than specialized college courses for me	2	C	112	5	5	5	4	4	5	5	4	5	5	4	5	5	5	4	5	3	5	5	4	5	5	4	3	3
14. I'm satisfied with workshop achievements, it met my expectations	3	S	106	5	5	5	4	5	5	4	5	4	5	4	4	5	5	4	4	4	5	5	4	4	4	2	3	2
9. I felt comfortable asking questions in the workshop setting	4	S	102	5	4	5	3	5	4	4	5	2	4	5	4	2	4	5	5	4	4	5	4	5	4	3	3	4
1. Presentations clearly explained concepts and content of LAP's	5	P	101	5	5	4	4	4	4	5	4	4	4	4	4	5	4	5	4	4	3	4	5	3	4	4	2	3
2. Workshops covered important NEW concepts and material NOT in LAP's	6	C	95	5	5	4	4	4	3	4	4	4	2	4	4	4	5	5	4	5	4	3	4	3	2	4	3	2
6. My self-confidance in business practices improved signigicantly	7	S	95	5	4	5	5	4	5	4	5	5	4	4	3	4	5	4	5	3	3	1	4	4	2	3	2	2
8. Workshops geared to my background and level of experience/training	8	C	95	5	4	5	4	5	3	4	4	4	5	5	4	3	5	4	3	4	3	1	4	4	4	3	2	3
11. Workshops effective in dealing with women as small businesspersons	9	C	94	5	4	5	5	4	5	4	4	5	5	4	5	4	1	1	4	4	5	5	2	2	3	2	2	4
5. Workshop provided answers to my business problems and concerns	10	C	92	5	5	5	4	3	4	5	4	4	4	4	5	4	4	5	2	4	2	4	2	2	4	2	3	2
12. Workshops were well balanced among personal, social, technical issues	11	C	90	5	5	4	4	5	4	4	4	4	5	4	2	5	3	2	5	2	4	3	3	2	2	2	5	2
13. Workshops helped me to translate principles into actual practices	12	P	77	5	4	5	4	5	4	3	4	4	2	1	2	4	2	2	3	3	3	2	2	4	4	2	2	1
10. Workshop time well spent-not bogged down in individual small concerns	13	P	72	5	3	2	3	5	3	3	1	2	2	5	4	1	3	0	4	4	2	2	1	2	4	3	2	2
15. I am confident that I can follow through on my plans on my own now	14	S	71	3	3	2	4	1	5	4	4	4	5	1	3	1	1	1	2	4	4	3	4	2	2	5	2	1
4. Workshops provided sufficient individualized attention to concerns	15	P	68	5	5	4	3	2	3	4	2	2	2	2	3	4	3	4	1	2	1	3	2	2	1	2	2	4
3. Workshops were well paced--I was able to keep up with things	16	P	46	5	3	3	1	4	1	1	1	1	1	2	1	5	1	1	1	1	2	3	2	4	1	1	2	1
Individual total scores*:				78	69	67	64	63	63	63	60	59	59	58	58	58	56	56	56	56	55	53	52	52	48	45	42	41

* Maximum possible individual score on the Final Assessment is 80 points, where:
80 = Strongly Positive
64 = Positive
48 = Neutral
32 = Critical
16 = Strongly Critical

** Maximum possible item score on the Final Assessment is 125 points, where:
125 = Objective Reached with Great Success
100 = Objective Reached
75 = Uncertain as to Degree of Success
50 = Objective Not Satisfactorily Reached
25 = Strong Indication of Failure to Reach Objective

S=Self-enhancing Objective C=Content Objective P=Procedural Objective (Note: there may be some overlap in types)

TABLE 2
PRE AND POST SELF-ASSESSMENT RATINGS
OF READINESS TO START A BUSINESS

Individuals By Rank-Order Gain	Assessment Pre-Score	Assessment Post-Score	Raw-Score Difference
1	23	76	+53
2	43	66	+23
3	37	59	+22
4	42	61	+19
5	31	48	+17
6	38	55	+17
7	38	55	+17
8	47	63	+16
9	35	50	+15
10	39	54	+15
11	38	53	+15
12	54	68	+14
13	43	56	+13
14	44	54	+10
15	57	66	+9
16	57	65	+8
17	40	47	+7
18	44	51	+7
19	43	49	+6

N=19 Completed and Returned Pre and Post Self-Assessments

NOTE: The Self-Assessment contained 19 items, each of which could be scored 4=Excellent Readiness; 3=Good Readiness; 2=Fair Readiness; 1=Poor Readiness. Individual total scores may be judged as follows: 76=Excellent; 57=Good; 38=Fair; 19=Poor.

TABLE 3
RANK-ORDERINGS OF "READINESS TO START A BUSINESS" ITEMS ON PRE AND POST SELF-ASSESSMENT INSTRUMENT

ITEM	TOTAL ITEM PRE-SCORE	TOTAL ITEM POST-SCORE	PRE-POST DIFFERENCE
Insurance Needs	26(19)	57(11)	31(1)
Using "Experts"	34(16)	64(2)	30(2)
Obtaining Financing	28(18)	58(9)	30(3)
Legal Requirements	31(17)	56(13)	25(4)
Promoting Business	42(10)	63(3)	21(5)
Long-Range Planning	36(14)	55(16)	19(6)
Selecting Location	39(12)	56(12)	17(7)
Daily Operations	47(6)	62(5)	15(8)
Selecting/Training Employees	46(7)	60(7)	14(9)
Assessing Competition	43(9)	57(10)	13(10)
Financial Situation	36(15)	49(19)	13(11)
Overall Readiness	42(11)	54(17)	12(12)
Setting Prices	39(13)	51(18)	12(13)
Record Keeping	45(8)	56(14)	11(14)
Customer Relations	57(1)	67(1)	10(15)
Products/Services Specific Knowledge	52(3)	61(6)	9(16)
Family Situation	55(2)	62(4)	7(17)
Identifying Market	51(4)	58(8)	7(18)
Personal Sense of Readiness	48(5)	55(15)	7(19)

NOTE: Numbers in ( ) indicate rank-ordering of items as rated in pre-assessment, post-assessment, and overall growth, respective to each column. An item score of 76=Excellent Readiness; 57=Good Readiness; 38=Fair Readiness; 19=Poor Readiness.

N=19 individuals who completed and returned pre and post self-assessment forms

TABLE 4
LEARNING ACTIVITIES PACKAGES PARTICIPANT RATINGS

KEY
5=Excellent Rating
4=Good Rating
3=Neutral Rating
2=Fair Rating
1=Poor Rating

	INTRODUCTION	SETTING UP YOUR OWN BUSINESS	FINANCE 1	FINANCE 2	MARKETING 1	MARKETING 2	OPERATIONS	MANAGEMENT
	N=30	N=31	N=24	N=24	N=31	N=30	N=25	N=23
OVERALL RATING OF LAP	4.2	4.6	4.2	4.3	3.9	4.3	4.2	4.1
LAP Purpose Clear	4.8	4.6	4.4	4.6	4.5	4.9	4.2	4.0
LAP Goals Clear	4.6	4.6	4.4	4.6	4.5	4.9	4.2	3.8
LAP Purpose Feasible	4.4	4.4	4.4	4.6	3.8	4.7	4.0	4.2
Factsheets Helpful	4.6	4.4	4.4	4.2	4.3	4.7	4.2	4.2
Concepts Well Defined	4.6	4.4	4.6	4.4	4.3	4.7	4.0	4.2
Examples Helpful	3.9	4.3	4.6	4.2	4.3	4.0	3.8	3.8
Activities Clear	4.6	4.0	4.4	4.2	4.1	4.7	4.0	4.0
Activities-Goals Related	4.9	4.4	4.0	4.2	3.8	4.7	3.7	4.0
Activity Directions Clear	4.6	4.1	4.4	4.2	4.1	4.7	3.8	4.0
Worksheets Easy to Use	4.6	4.0	4.0	4.2	3.8	4.7	3.8	4.2
Worksheet Directions Clear	4.6	4.0	4.4	4.3	4.1	4.7	3.8	4.2
LAP Suits Well My Needs	4.4	4.0	4.2	4.3	4.0	3.9	3.0	4.4
Meets Womens' Plan Needs	4.9	4.3	4.2	4.6	4.1	4.0	4.2	3.8
Examples Relevnt to Women	4.6	4.3	4.2	4.2	4.0	4.0	4.2	3.8
LAP Helps Self-Assessment	4.8	4.0	4.2	4.0	4.7	4.0	4.0	4.0
Mastery Criteria Are Evident	4.4	4.0	4.2	4.2	4.3	3.9	4.2	4.2
LAP Helps Determine My Readiness in Business	4.4	4.9	3.9	4.0	4.5	4.0	3.9	4.2

scores. Eight LAPs were included in the training series, and overall ratings of these ranged from "good" to "excellent." Particularly noteworthy is the fact that LAPs dealing with difficult, technical information were reported as being clear, helpful to participants' understanding of difficult terms and concepts, and related to growth reported in the self-assessments. Examples of these growth areas include finances, setting up one's first business, and so forth. Thus, it may be concluded, the content of the workshops contributed to much of the feelings of self-confidence reported earlier in this discussion. That is, in addition to the benefits of mutual reinforcement derived from an intense workshop series, the participants seemed to gain confidence in those areas in which they also reported gaining considerable knowledge and skills. This is an important finding inasmuch as it was the intent of the training series to build confidence and skills--not simply the former as is sometimes the case in special types of motivation seminars.

Part Three: Implications of the Findings

One may infer from the data contained in Table 1, "Overall Workshop Assessment by Participants with Rank-Ordered Item Scores and Participants' Ratings," that the process of bringing together a group of women with strong interests in establishing themselves as business owners has a beneficial outcome of a social and interpersonal nature. Even given the rather tight constraints of time, the workshop sessions resulted in an overwhelmingly positive achievement of "self-concept" objectives. In written notes to the project staff and in comments inserted into the questionnaires by respondents, the socially-reinforcing environment of the workshops was mentioned, as was the personal satisfaction gained from the experience.

Although it is, perhaps, a bit old hat to speak of "awareness" as an essential ingredient of a non-traditional forum for enterprising women, we must risk the cliche and say that, in this case, it is critical for women who are about to engage in a new and perhaps threatening endeavor to work from a strongly supportive base. Through mutual reinforcement and excellent examples of successful businesswomen present throughout the workshops, self-doubt and uncertainty about one's chances of entering and succeeding in the male world of business activities were significantly reduced. This aspect of the training workshop series must be considered whenever and wherever the effort is replicated.

Content objectives rated high on the list of overall achievements of the training series. The Learning Activity Packages,

or training modules, are superbly formatted. Participants commented freely about the extensive amount of information that was included in the programmed modules and about the ease with which they were able to work through the various sections of the modules. However, many of the participants complained that they did not have time to complete the activities prescribed in the modules. We must point out that many of the participants also expressed concerns at the close of the sessions about their ability to translate what they had been taught into practice in an actual business setting. Time, of course, might be the problem. There was no time for adequate follow-up discussion of the readings and assignments. Perhaps, if more participants had completed the activities and if more follow-up discussion had been possible, more would have felt competent to translate principles into actual practice.

It should be noted that the workshop time constraints, imposed by the reduction of the project's life span from 18 to 12 months, were a source of concern to the project staff even as they began to plan for this pilot test of their product. They strongly suspected that, given the amount of material that had to be covered in eight sessions scheduled over two-and-a-half weeks, participants would have difficulty completing all the assignments, integrating the material, and understanding its practical application. Feedback from participants confirmed this suspicion. Although the intensity of the workshop experience contributed to a strong sense of camaraderie among participants, it adversely affected their ability to carefully work through and reflect upon core content material. Therefore, it seems advisable to recommend that, in the future, a full ten sessions be scheduled over a ten-week period. Furthermore, each class meeting should be planned to include follow-up discussion and skills practice which, it would appear, are essential if participants are fully to understand what they have heard and read and its application to a business setting. Only when time has been allowed for the participants to complete and review each LAP will it be possible to determine whether the problem with a perceived lack of field readiness is inherent in the modules and training sessions themselves, or whether some supplemental field experience must occur before a participant can adequately assess the practical benefits of the training sessions.

Several of the participants felt that there was a lack of congruity from one workshop session to the next. Of course, by design, each session introduced a new topic. And, each new topic was introduced by a different resource person. We have already mentioned the lack of time for review, and this problem might be related to the concern about congruity. Furthermore, Learning Activities Packages were distributed as the workshop

progressed. The table of contents for the text and the last LAP, which included sample business plan outlines, were not distributed to participants until shortly before the final session. Had these materials been available when the course began, participants might have better understood the overall structure of the course and the relationship of each topic that was introduced to this larger structure. Again, only through future offerings of the course can this question be resolved.

However, introducing a team approach to the training session format might also improve continuity and stability. Resource persons could be teamed up to conduct each session, staggering their two weeks of instruction much like terms of office in the U.S. Senate. For example, Team A might be composed of Jones and Johnson. Team B, appearing the following session, might be composed of Johnson and Smith. Team C might be composed of Smith and James. Of course, such an approach depends on the willingness of resource persons to attend two class sessions. Regardless of how it is achieved, according to participants, there is a need to insure greater individualized attention, greater opportunity for follow-up, and greater continuity between training sessions.

The women who participated in the training sessions seem strongly confident of their abilities to deal with the public, with clients, and with people in the "market" generally. As shown in Table 3, "people skills" are rated among the highest held by the participants at the point of entry to the workshops and upon completion of the training. Such skills have been central to many of the traditional roles that women have served in American society, and whether this is to be praised or condemned, the fact does remain that American women perceive themselves as having high entry-level skills in people-related areas.

The participants are less well-prepared in skills of a more technical nature. Finances, pricing, insurance, long-range planning, and other kinds of basic managerial skills were lacking at the entry point, and were among the lower-ordered achievements at the conclusion of the workshops. This is not to say that growth did not occur in these important areas. However, overall, the participants consistently rated themselves as having less skill in these areas than in others. Perhaps this is an example of an area where actual experience and follow-through training is needed. In traditional roles, women do not often have an opportunity to deal with long-range financial planning, budget control, and establishing competitive pricing formulas for their services and skills. Future workshops and training series should concentrate heavily upon providing practice in these areas, for in all business enterprises, finances and

management are central to success and failure, according to the owner's skills and experiences in these matters.

This course was designed to assist women in assessing their interest in and preparation for business ownership, to familiarize them with the kinds of personal and technical skills needed to succeed in business, and to introduce them to the function and contents of a business plan. At the conclusion of the workshop, most of the participants expressed the opinion that they learned a great deal from the training sessions; most expressed an increased awareness of what it seems to take to start and to operate a small business; but, very few seemed confident that they could immediately and independently go out to establish a thriving small business. Obviously, very few people could do this with simply a few training workshops. However, again and again there was a cry for greater exposure to the practical, to the "real world" of business. Many participants found their interest in business ownership was confirmed by the workshop, yet at the same time the inadequacies of their preparation for such a career became evident to them. Perhaps future training sessions could be offered as the first of a series of course options. Once participants had completed the overview of small business ownership provided by this course and assessed their interests and skills, they might, for example, enroll in a practicum course which required them to work in a business. In vocational education, the idea of supervised work experience has proven to be remarkably successful under the proper direction and supervision. An application of this educational practice to the training sessions seems worth considering. Had a participant identified a particular aspect of business ownership in which her skills were inadequate, she could enroll in a course, such as business accounting, that focused on this area. Programmatic options which provide participants with opportunities to develop their business-related skills and to acquire field-based experience seem a logical way in which to follow through on the awareness and interest developed by this course.

As is the case of any evaluation of an educational process, we must reserve final judgment until sufficient time has gone by for the participants to put what they report having learned to the test of operating a small business. A follow-up study seems indicated. If the training project were to be continued under new funding, it is strongly suggested that a follow-up component be included as a part of the effort.

CONCLUSIONS AND RECOMMENDATIONS

Within its short one-year funding period, the Women Entrepreneurs Project has accomplished the objectives as set forth in the revised project proposal. It has produced a comprehensive textbook that provides women with the basic information and practical knowledge that is necessary to anyone who considers going into business for herself. An instructor's guide has been produced to complement the text. The guide provides the teaching strategies and overall guidelines for the course. The curriculum materials and course design were tested out in a condensed two-and-one-half week workshop consisting of eight sessions. The process by which the materials and the workshop were developed and evaluated has been documented in the preceding chapters of this final report.

Curriculum Development, Evaluation and Dissemination

Overall, the evaluation report indicates that the curriculum materials and program design are effective in meeting the objectives of the project. However, further testing and evaluation of the materials and the course design are still needed in order to determine what target groups the materials are best suited for, who benefits most from the course, and who goes on to actually start a business. These and many other important questions pertaining to the development, evaluation, and use of materials and programs for women interested in small business ownership remain unanswered.

The evaluation report written by Dr. Gary Riley, the project's third-party evaluator, suggests some important areas that need special attention in the future development of training materials and programs or courses for women entrepreneurs. The suggestions focus primarily on the need for practical application and review of the business principles presented in the curriculum materials, thus enabling the student to make a better judgment about her readiness" to start a business and succeed. The use of guest speakers from the community has proved to be an exciting and valuable aspect of the program design but at the same time may have contributed to the problem of congruity between classes. Some method of overlap between experts (perhaps a team approach) should be considered in future course designs.

At the strong recommendation of the Advisory Committee, business experts used in the workshop as guest speakers, key organizations

and agencies involved in providing resources to entrepreneurs, and the positive response of the workshop participants, the project staff is requesting copyright approval from the U.S. Office of Education in order to have the materials disseminated by a commercial publisher. Several major publishers have expressed a preliminary interest in the curriculum materials and are currently conducting market research for such materials. It is the hope of the project staff that the materials be published commercially so that they may reach a wider audience.

The Need for Further Research On Women Entrepreneurs

In several important respects, the Women Entrepreneurs Project has accomplished more than was initially proposed, because the project was funded at a time when there was a growing number of women interested in exploring the field of small business ownership and because the project has begun to address some of the major questions currently being raised by federal agencies and organizations that have only recently become concerned with the inequities of women business owners or prospective business owners. Most notably, the Small Business Administration and President Carter's Interagency Task Force on Women Small Business Owners have expressed an interest in the project's research and materials as well as an interest in further research and curriculum development by the project.

These additional and somewhat unexpected project outcomes indicate that there is a need for future funding of projects that will conduct research and curriculum development in the area of small business ownership for women. Several major questions have been posed by the above-mentioned groups which need to be addressed if effective resources and quality assistance are to be provided women entrepreneurs. For example: (1) what are the characteristics of women business owners? (2) what kinds of assistance do they need to get into business and to succeed once they are in business? (3) what are the characteristics of the potential woman entrepreneur? (4) what discriminates between the woman who will start a small business and become growth oriented and the non-growth-oriented woman small business owner? (5) what discriminates between the woman who wants to go into business but never does and the woman who will actually start? (6) what kinds of educational materials and programs need to be developed to address the needs of women who are at different levels of business readiness? and (7) what kinds of assistance and materials need to be developed for the woman who is already in business?

The survey of California women business owners which was conducted by the WE Project is one of the first and most comprehensive surveys to date on this subject. Although the analysis of the data is not complete, the preliminary findings promise to contribute to the general field of knowledge about women entrepreneurs and hopetully to contribute to the development of resources and programs for women entrepreneurs. However, a more representative and comprehensive survey needs to be conducted if the above questions are to begin to be addressed in a systematic manner.

Implications for Vocational Education

Perhaps most importantly, the WE Project has demonstrated that vocational education can expand its programming into areas that address the needs of specific target populations. Although historically vocational education has not provided programs for adult women interested in nontraditional career fields, it has the potential to play a leadership role in this area. In order for this potential to become realized, funding of additional projects which address themselves to the development of curriculum materials and training programs for instructors must become a priority at the state and federal levels, as well as a major interest in and commitment to extensive dissemination of the materials by the funding agencies to vocational education programs across the country.

APPENDIX A

ASSESSMENT INSTRUMENTS - PILOT WORKSHOP

Introduction

ASSESSMENT FORM

The assessment sheet that you complete before beginning each LAP and again at the end of the LAP is for you and your instructor. It allows you to measure your progress and understanding of the topics included in the LAP. Similarly, your instructor can get a sense of where you are--and where the class as a whole is--in terms of knowledge about and understanding of the topics included in the LAP both before and after you use it. With the "before" information, she/he can arrange to pay special attention to the topics that most need to be explained and, with the "after" information, she/he can help you decide which subjects you need to do some more work on.

1. What would you consider to be the important skills, knowledge, and abilities necessary to succeed in the business you are considering?

2. What do you think makes the difference between a successful and a marginal or unsuccessful business?

3. Rate your "readiness" to start a business in terms of:

	excellent	good	fair	poor
general business knowledge				
marketing research	___	___	___	___
selecting a location	___	___	___	___
setting prices	___	___	___	___
day-to-day operations	___	___	___	___
record keeping	___	___	___	___
insurance needs	___	___	___	___
legal obligations and requirements	___	___	___	___
using "experts"	___	___	___	___
customer relations	___	___	___	___
long-range planning	___	___	___	___
specific product or service knowledge	___	___	___	___
financial situation	___	___	___	___
family situation	___	___	___	___
personal sense of "readiness"	___	___	___	___
overall "readiness"	___	___	___	___

Marketing Research
ASSESSMENT FORM

1. Describe your business and list its advantages and disadvantages.

Advantages	Disadvantages

2. List characteristics of your future customers.

What group of customers should you concentrate your marketing efforts on?

3. What are the three things you need to know to estimate your market size?

4. Will your business have competition? Yes_____ No_____

If yes, list as many competitors as you can think of:

5. What sources could you use to learn more about the market for your business?

Marketing Plan
ASSESSMENT FORM

A

1. List 5 things you would want to consider in selecting a business location.

2. Give 2 examples of situations in which it would be appropriate to charge "high" prices for your products or services.

3. Give two examples of situations in which it would be appropriate to charge "low" prices for your products or services.

4. List at least 3 ways you would promote your business.

5. What customer services would your business offer its clientele?

   Why would you offer these services?

B

Financial Planning
ASSESSMENT FORM

1. Do you know about how much money you will need to start your business?

   _____ Yes _____ No

   a. If yes, how much? $_____
   b. How did you arrive at this amount?

2. Do you have an estimate of the amount of business (sales volume) you will do in the first year?

   _____Yes _____No

   a. If yes, how much? $_____
   b. How did you arrive at this figure?

3. Do you have an estimate of your monthly expenses once your business opens?

   _____Yes _____No

   a. If yes, list them below.

4. Do you know how many months you will need to live on your own money until your business is able to pay you a salary?

   _____Yes _____No

5. Match the following terms with the phrase or sentence that most accurately defines it by placing the number of the phrase in the space provided to the left of the terms.

_____ a. net

_____ b. balance sheet

_____ c. liabilities

_____ d. ratio analysis

_____ e. assets

_____ f. operating ratios

_____ g. equity

_____ h. income statement

_____ i. gross

_____ j. cash forecast

1. anything the business owes
2. the assets of the business minus the liabilities of the business
3. a summary of all activity involving income and expenses for a given period of time.
4. what is left after deducting all charges
5. overall total before deductions
6. shows the financial position of the busines at a particular time
7. a way of planning ahead for expected cash receipts and payments
8. means of analyzing the figures that appear on financial statements
9. the relationship of costs (expenses) to sales volume

6. List three to four potential sources of financing for your business.

7. What will a banker or loan officer consider when evaluating an applicant for a small business loan?

APPENDIX B

ASSESSMENT INSTRUMENT - FINAL WORKSHOP

How to Start Your Own Business

ASSESSMENT

This assessment form that you will complete now before beginning the course on "How to Start Your Own Business" and again after you have completed the course is designed to assist both you and your instructor. It will aid your instructor by giving her/him a sense of where you are--and of where the class as a whole is--in terms of knowledge and understanding of the topics included in this course. With the "before" information, the instructor can focus class time on the topics that most need explanation. The "after" information can be used to restructure the course in the future and in helping you identify areas in which further research and reading would be useful. The assessment process will help you to measure your progress and understanding of the material included in the course.

Please answer the following questions as completely as possible. You do not need to put your name on this form. This is not to be considered a "test" and you will not receive a grade.

1. Rate your "readiness" to start a business in terms of:

	Excellent	Good	Fair	Poor
Overall "readiness"	____	____	____	____
General business knowledge				
identifying your market	____	____	____	____
assessing your competition	____	____	____	____
selecting a location	____	____	____	____
setting prices	____	____	____	____
promoting your business	____	____	____	____
record keeping	____	____	____	____
insurance needs	____	____	____	____
legal obligations and requirements	____	____	____	____
using "experts"	____	____	____	____
customer relations	____	____	____	____
obtaining financing	____	____	____	____
day-to-day operations	____	____	____	____
selecting and training employees	____	____	____	____
long-range planning	____	____	____	____
Specific product or service knowledge	____	____	____	____
Financial situation	____	____	____	____
Family situation	____	____	____	____
Personal sense of "readiness"	____	____	____	____

2. What would you consider to be the important skills, knowledge, and abilities necessary to succeed in the business you are considering?

3. Describe your business and list what your future customers will see as the advantages and disadvantages of doing business with your firm or store.

Advantages	Disadvantages

4. List characteristics of your future customers.

What group of customers should you concentrate your marketing efforts on?

5. Will your business have competition? Yes____ No____

If yes, list as many competitors as you can think of.

6. What sources of information could you use to learn more about the market for your business?

7. List 5 things you would want to consider in selecting a business location.

8. Give 2 examples of situations in which it would be appropriate to charge "high" prices for products or services, and 2 examples of situations in which a business owner would want to charge "low" prices for her products or services.

9. List at least 3 ways you would promote your business.

10. What customer services would your business offer its clientele?

    Why would you offer these services?

11. Do you know what legal structure you will use for your business?

    Yes____ No____

    If yes, please name it.

12. In selecting a legal structure, what are three important aspects of your business you should consider?

13. List two advantages and disadvantages of organizing your business as a sole ownership.

14. Name the four professionals most small business owners consult in the start-up (and later) phases of their businesses.

15. What four kinds of insurance do most businesses need to carry? (Hint: You will need one type of coverage only if you have employees.)

16. What is a fictitious name statement and under what conditions is a business required to file one?

17. List two federal, two state, and two local taxes that most small businesses are legally required to pay.

18. List four kinds of records you will need to maintain for your business.

19. Approximately how much money will you need to start your business?

20. How much of your own money do you have to invest in your business?

21. How much money will you need to borrow to start your business?

22. Where might you go to borrow start-up capital?

23. What are some of the important points a loan officer considers when evaluating a loan application?

24. What major changes in credit laws and procedures that affect women applying for credit became effective in late 1975?

25. Where can you obtain estimates of key operating figures for a particular business?

-6-

26. Match the following terms with the phrase or sentence that most accurately defines it by placing the number of the phrase in the space provided to the left of the terms.

_____a. net	1. anything the business owes
_____b. balance sheet	2. the assets of the business minus the liabilities of the business
_____c. liabilities	3. a summary of all activity involving income and expenses for a given period of time
_____d. ratio analysis	4. what is left after deducting all charges
_____e. assets	5. overall total before deductions
_____f. operating ratios	6. shows the financial position of the business at a particular time
_____g. equity	7. a way of planning ahead for expected cash receipts and payments
_____h. income (profit and loss) statement	8. means of analyzing the figures that appear on financial statements
_____i. gross	9. the relationship of costs (expenses) to sales volume
_____j. cash forecast	10. anything of worth that is owned

27. List three sources you might use to find an employee.

28. What are several important considerations when hiring and training an employee?

29. If you're going into a retail, mail order, or wholesale business:

a. Do you know what your major inventory items will be? Yes____ No____

If yes, please name them.

b. Do you know of some potential or actual suppliers for your business? Yes____ No____

If yes, please name them.

c. What are some important points to consider when deciding on your suppliers?

d. What are some important points to consider when selecting your merchandise?

e. Why is it important to set up and maintain good buying and inventory records?

APPENDIX C

FINAL WORKSHOP FLYER

Enterprising Women!

Get started on that business you've always wanted.

The Women Entrepreneurs Project
is holding a two week workshop on

How to start your own business.

September 10-24, 1977
Saturdays, 9-12 a.m.
Tuesdays and Thursdays, 7:30 - 10 p.m.

West Los Angeles
Admission charge: free

This workshop is designed for women
interested in starting
their own business.
Applicants should be
willing to commit themselves
to attending the workshop sessions,
to working on assignments
between meetings, and
to working with other participants
in a workshop setting.
A certificate of completion
will be presented by
the Division of Vocational Education
and UCLA Extension
to those women
who complete the workshop.

To apply
fill out the form
and mail it to

Barbara McCaslin, WE Project Director
Project WE, 629 UNEX, UCLA
10995 Le Conte Avenue
Los Angeles, CA 90024

or telephone 825-8895

Please mail me an application form for the
Women Entrepreneurs Workshop on
How to start your own business.

My current occupation is

The kind of business I'd like to start is

Name
Address

Telephone

The Women Entrepreneurs Project is sponsored by the U.S. Office of Education through UCLA's Division of Vocational Education

APPENDIX D

PILOT WORKSHOP FACT SHEET, SCHEDULE, SMALL BUSINESS

BACKGROUND FACT SHEET AND SELF-RATING FORM

WE Project
How To Start Your Own Business
Pilot Workshop Fact Sheet

There are probably several questions you would like to ask about the Workshop. We've tried to answer most of your questions below. If not, feel free to give us a call at (213) 825-8895.

1. Who are WE?

The Women Entrepreneurs project was funded in February by the U.S. Office of Education's Division of Vocational Education Research Program for one year. They were concerned about the small percentage of business owners that are women and about the lack of courses for women interested in this career. The basic belief of this project then is that, given training and encouragement, more and more women will become successful business owners. The WE Project's job is to develop a package of materials designed to teach women who want to start a business what they need to know to translate their idea into a detailed business plan. Once we have completed the package, it will be made available to vocational education programs across the country.

The WE pilot workshop is an important part of the project. We are developing our training package materials and they are being reviewed by experts in business and education. However, it's important that women, like you, who are interested in starting a business actually use these materials. Your reactions, suggestions, and opinions will help us to improve them. As a member of the small pilot workshop group, you will be working closely with us and we believe that this will be a useful experience for you as well as for our staff members.

2. What will the pilot Workshop be like?

The workshop is an introduction to starting and running a business. What we can give you in 6 sessions are the basics you will need to know and information about where you can go for more detailed reading and assistance if you need it. The workshops will combine presentations by people with experience related to our small business ownership topics with group and individual activities. Each participant will receive a series of "Learning Activity Packages" which contain the course outline and information and materials necessary to put together a business plan.

3. What do I get out of it?

If you do all the above, you should come out of the workshop knowing whether you want to go ahead with plans to start a business. If the answer is yes, you should have the information and "know how" to prepare a business plan for your own business.

4. Scheduled Meetings

Tuesday, July 26th	6:30 - 9:30 p.m.
Thursday, July 28th	6:30 - 9:30 p.m.
Saturday, July 30th	9:00 - 12:00 a.m.
Tuesday, August 2nd	6:30 - 9:30 p.m.
Thursday, August 4th	6:30 - 9:30 p.m.
Saturday, August 6th	9:00 - 12:00 a.m.

All meetings will be held in room 311, UCLA Extension Building 10995 Le Conte Ave., West Los Angeles.

WOMEN ENTREPRENEURS PROJECT

PILOT WORKSHOP SCHEDULE
July 26-August 6, 1977
UCLA Extension, Room 313

Date and Time	Topic	Speaker
Tuesday, July 26 6:30 - 9:30 p.m.	1. Introduction to Workshop 2. Introduction to LAPs and first module 3. Women Business Owners profile	
	4. Role Model Panel	Etta Tuckerman Charlotte Reed Lynn Ross
	5. Small Group Discussion 6. Wrap-Up	
Thursday, July 28 6:30 - 9:30 p.m.	1. Review and Evaluate Introductory Module Activities 2. Introduce Marketing Module I	Nancy Mills
Saturday, July 30 9:00 a.m. - 12:00 n.	1. Review and Evaluate Marketing Module I	
	2. Introduce Marketing Module II	Lynn Ross
Tuesday, August 2 6:30 - 9:30 p.m.	1. Review and Evaluate Marketing Module II	
	2. Introduce Legal Aspects of a Business	Irene Kessler
Thursday, August 4 6:30 - 9:30 p.m.	1. Review and evaluate legal module	
	2. Introduce Financial Module I	Audrey Albert Jill Necco
Saturday, August 6 9:00 a.m. - 12:00 n.	1. Review and Evaluate Financial Module 1	
	2. Introduce Financial Module II	Jill Necco
	3. Wrap-Up	

Women Entrepreneurs Project
Small Business Background Fact Sheet

There are many definitions of "small" business size. According to the Small Business Administration's (SBA) definition, 9.2 million--of a total of 9.7 million--businesses in 1972 were "small". In 1972, 402,025 firms (4.6% of all businesses) were owned by women. These women-owned businesses accounted for 0.3% of all business receipts and almost three-quarters (73%) of them had fewer than 5 employees. Regardless of what definition of "small" business you prefer, it's clear that most businesses owned by women are small.

More than 300,000 new businesses are started each year. About 50% fail within the first two years and, after five years, 80% will have failed. Wertz, testifying before the Joint Economic Committee of the 93rd Congress, reported:

> The factor that determines the difference between success...and failure, are in this order: money, motivation, determination, expertise in a particular field, access to expert advise, and time--which brings one back to money. It takes money to buy that time.

The SBA has found that the largest single cause of business failure is poor management. Dun & Bradstreet, a credit agency for U.S. small businesses, found 90% of the business failures they analyzed were due to lack of managerial experience and aptitude.

The business plan is an important tool for people who want to start a successful business. The business plan describes - in writing and figures - the business you plan to start; it includes a market analysis and strategy, an organizational plan, and measurable financial objectives. It allows you to turn your idea into a working operation. Developing a business plan helps you to see whether the business you want to open will work, what you will need to make it work, and what kinds of problems you may face so that you can figure out ways to deal with them. When you have developed your business plan, you can show it to bankers, creditors, and suppliers who may be interested in investing in it. Once you've started your business, your business plan gives you guidelines for measuring your business' growth and effectiveness. The Women Entrepreneurs Project workshop is designed to help you develop your business plan.

Self-Rating Form

Please describe yourself by circling one number after each word or phrase below to indicate whether it is an area in which you see yourself as very strong, strong, average, weak, or very weak.

	Very Strong	Strong	Average	Weak	Very Weak
self-confidence	5	4	3	2	1
optimism	5	4	3	2	1
leadership	5	4	3	2	1
flexibility	5	4	3	2	1
handling money and financial matters	5	4	3	2	1
imagination	5	4	3	2	1
planning ahead	5	4	3	2	1
patience	5	4	3	2	1
assertiveness	5	4	3	2	1
energy	5	4	3	2	1
taking responsibility	5	4	3	2	1
working hard	5	4	3	2	1
drive to achieve	5	4	3	2	1
integrity	5	4	3	2	1
self-reliance	5	4	3	2	1
realism	5	4	3	2	1
organization	5	4	3	2	1
persistence	5	4	3	2	1
composure	5	4	3	2	1
taking calculated risks	5	4	3	2	1
physical health	5	4	3	2	1
communicating with others	5	4	3	2	1
independence	5	4	3	2	1
getting along with people	5	4	3	2	1
making and trusting decisions	5	4	3	2	1

APPENDIX E

PILOT WORKSHOP EVALUATION FORMS

Learning Activities Package Review Form
LAP Title:_____

Women Entrepreneurs Project
UCLA, Division of Vocational Education
U.S.O.E., Vocational Education Research Program

GENERAL DIRECTIONS:

The Women Entrepreneurs Project is designed to prepare women for entry into their own small business enterprise. The success of the Project depends partly upon your evaluation of the training materials.

After carefully reading the LAP's which you have been given, please complete this checklist of evaluation questions and rate the LAP according to your best judgement.

Space is provided for you to write in comments about each major evaluation item such as WORKSHOP ACTIVITIES. Please use this space to make suggestions for how the module might be improved, where its major weaknesses are, and where its strong points seem to be. This information will be very helpful to the project staff as they make refinements in the finished LAP's.

THANK YOU!

YOUR NAME:_____ DATE:_____

OVERALL ASSESSMENT:
IN YOUR OPINION,

1. What is the STRONGEST feature of this LAP?_____

_____

2. What is the WEAKEST feature of this LAP? _____

_____

3. Overall, how would you rate the LAP? Circle your rating)

VERY WEAK 1 2 3 4 5 VERY STRONG

SECTION I - PURPOSES AND OBJECTIVES

IN YOUR OPINION,	POOR				EXCELLENT	DON'T KNOW
1. Is the purpose of the LAP clear?	1	2	3	4	5	6
2. Are the learning goals clear?	1	2	3	4	5	6
3. Are the purposes and goals feasible-- can they be reached as a result of this LAP?	1	2	3	4	5	6

COMMENTS: (ON SECTION I)

SECTION II - BACKGROUND INFORMATION AND READINGS

IN YOUR OPINION,	POOR				EXCELLENT	DON'T KNOW
1. Are the factsheets, guidelines, and readings clearly presented?	1	2	3	4	5	6
2. Are key concepts well defined?	1	2	3	4	5	6
3. Are examples helpful?	1	2	3	4	5	6

COMMENTS:

SECTION III - WORKSHOP AND RELATED ACTIVITIES

IN YOUR OPINION,	POOR				EXCELLENT	DON'T KNOW
1. Are the activities clearly outlined and defined in the training LAP?	1	2	3	4	5	6
2. Are the activities clearly related to the goals of the LAP?	1	2	3	4	5	6
3. Are the directions for activities clear and easy to follow?	1	2	3	4	5	6

COMMENTS:

SECTION IV - MATERIALS AND WORKSHEETS

IN YOUR OPINION,	POOR				EXCELLENT	DON'T KNOW
1. Are the materials and Worksheets easy to use?	1	2	3	4	5	6
2. Are directions easy to follow?	1	2	3	4	5	6
3. Are materials and worksheets well-suited to your particular business needs and concerns?	1	2	3	4	5	6

COMMENTS: _____

SECTION V - SENSITIVITY TO AUDIENCE

IN YOUR OPINION,	POOR				EXCELLENT	DON'T KNOW
1. Does the LAP address the special needs of women thinking about starting a small business?	1	2	3	4	5	6
2. Are the examples and materials relevant to the problems of women in business?	1	2	3	4	5	6

COMMENTS: _____

SECTION VI - SELF EVALUATION OF PROFESSIONAL GROWTH

IN YOUR OPINION,	POOR				EXCELLENT	DON'T KNOW
1. Do the learning exercises in the LAP help you identify your particular strengths and weaknesses related to small business ownership and management?	1	2	3	4	5	6

	POOR				EXCELLENT	DON'T KNOW
2. Does the LAP clearly communicate the standards of achievement and mastery that are necessary for successful small business ownership?	1	2	3	4	5	6
3. Do the activities in this LAP help you to decide whether you are ready to start a small business?	1	2	3	4	5	6

COMMENTS:

Checklist of Activities

Directions: Below is a list of the activities that were to be completed on your own in this LAP. Please indicate the extent to which you completed each activity by circling the appropriate number.

	Completed it	Started, didn't finish	Didn't get to it
___ 1. Completed the Self-Assessment Sheet	1	2	3
___ 2. Read the fact sheet on "Women as Business Owners" and at least two articles on profiles of business owners.	1	2	3
___ 3. Completed two "Business Owner Reading Worksheets"	1	2	3
___ 4. Visited a business and interviewed the owner.	1	2	3
5. Completed the Self-Assessment Exercise:			
___ a. Compared my self-rating form with the profile in the "Women as Business Owners" Fact Sheet	1	2	3
___ b. Listed my personal strengths and weakness	1	2	3
___ c. Completed a personal financial statement	1	2	3
___ d. Completed a cost-of-living budget.	1	2	3
___ e. Listed the managerial skills, knowledge and abilities that are important to succeed in the business you have chosen and rate yourself on each item you have chosen.	1	2	3
___ 7. Write a personal history or resume.	1	2	3
___ 8. Reviewed the vocabulary list.	1	2	3

Comments:

APPENDIX F

FINAL WORKSHOP PUBLICITY ANNOUNCEMENTS

UCLAeXtension

Post Office Box 24902
Los Angeles, California 90024
Telephone (213) 825-1901

Michael Stone

SPECIAL WORKSHOP SCHEDULED FOR WOMEN INTERESTED IN STARTING A BUSINESS

"How to Start Your Own Business," a two-week workshop for women with a serious interest in opening a business, will be presented September 10-24 by Women Entrepreneurs (WE), a federally sponsored project of the U.S. Office of Education administered through UCLA Extension's Division of Vocational Education.

The workshop, designed to help women develop a business plan, will be held in West Los Angeles and is offered free of charge to participants.

According to Barbara McCaslin, project director, the workshop can accept only 40 women because of space limitations. Applicants must be willing to attend all seven meetings (three Saturday mornings and two Tuesday and Thursday evening sessions), as well as work on assignments between sessions and with other participants in the workshop setting.

A certificate of completion will be presented by UCLA Extension's Division of Vocational Education to those women who complete the workshop.

Application deadline is August 15. For further information, contact Ms. McCaslin at (213) 825-8895 or write to Project WE, UCLA Extension, 10995 Le Conte Ave., Room 313, Los Angeles, CA 90024.

UCLAeXtension

Post Office Box 24902
Los Angeles, California 90024
Telephone (213) 825-1901

CONTACT

Michael Stone

Start Use: Immediately

Stop Use: August 12, 1977

READING TIME 10 SECONDS

If you are a woman interested in starting your own business, apply to attend a free, two-week UCLA Extension workshop beginning September 10. Call (213) 825-8895.

SCBA File #63078-236 EI

UCLAeXtension

Post Office Box 24902
Los Angeles, California 90024
Telephone (213) 825-1901

CONTACT

Michael Stone

Start Use: Immediately

Stop Use: August 12, 1977

READING TIME 30 SECONDS

Women are on the move and UCLA Extension's Division of Vocational Education is moving with them. "How to Start Your Own Business" is a free two-week group workshop scheduled for September 10 to 24. In seven sessions, you'll get practical information that will help you develop a business plan. You'll work on special assignments between sessions and with other participants in the workshop setting. Space is limited, so apply now. For information, call (213) 825-8895. Get started now on that business you've always wanted. Call 825-8895.

SCBA File #63078-236 EI

UCLA eXtension

Post Office Box 24902
Los Angeles, California 90024
Telephone: (213) 825-1901

CONTACT

Michael Stone

Start Use: Immediately

Stop Use: August 12, 1977

READING TIME 20 SECONDS

UCLA Extension's Division of Vocational Education is sponsoring a free two-week workshop for women with a serious interest in starting a business. In seven sessions, beginning September 10, you'll get practical information to help you develop a business plan. Apply now by calling (213) 825-8895. That's 825-8895.

SCBA File #63078-236 EI

Los Angeles, Calif.
BEVERLY HILLS POST
(Cir. W. 11,000)

AUG 18 1977

Allen's P. C. B Est. 1888

'How to Start Your own Business' workshop due

Women Entrepreneurs (WE) will present a two-week workshop Sept. 10-24 for women who are seriously interested in opening a business offered through UCLA Extension's division of vocational education.

The "How to Start Your own Business," workshop was designed to help women develop a business plan, and is offered free of charge to participants.

The program is limited to 40 because of space limitations.

Los Angeles, Calif.
Hollywood Post
(Cir. W. 5,000)

AUG 18 1977

Allen's P. C. B Est. 1888

'How to Start Your own Business' workshop due

Women Entrepreneurs (WE) will present a two-week workshop Sept. 10-24 for women who are seriously interested in opening a business offered through UCLA Extension's division of vocational education.

The "How to Start Your own Business," workshop was designed to help women develop a business plan, and is offered free of charge to participants.

The program is limited to 40 because of space limitations.

Los Angeles, Calif.
West Hollywood Post
(Cir. W. 10,000)

AUG 18 1977

Allen's P. C. B Est. 1888

'How to Start Your own Business' workshop due

Women Entrepreneurs (WE) will present a two-week workshop Sept. 10-24 for women who are seriously interested in opening a business offered through UCLA Extension's division of vocational education.

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The program is limited to 40 because of space limitations.

Los Angeles, Calif.
Century City Post
(Cir. W. 11,000)

AUG 18 1977

Allen's P. C. B. Est. 1888

'How to Start Your own Business' workshop due

Women Entrepreneurs (WE) will present a two-week workshop Sept. 10-24 for women who are seriously interested in opening a business offered through UCLA Extension's division of vocational education.

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AUG 18 1977

Allen's P. C. B Est. 1888

'How to Start Your own Business' workshop due

Women Entrepreneurs (WE) will present a two-week workshop Sept. 10-24 for women who are seriously interested in opening a business offered through UCLA Extension's division of vocational education.

The "How to Start Your own Business," workshop was designed to help women develop a business plan, and is offered free of charge to participants.

105

Long Beach, Calif.
Independent
(Cir. D. 55,501)

JUL 29 1977

Allen's P. C. Est. 1888

Business topic for workshop

Women Entrepreneurs, a federally-sponsored U.S. Office of Education program, will offer a two-week workshop entitled "How to Start Your Own Business" Sept. 10-24 at the UCLA Extension office in West Los Angeles.

Administered through the Extension's Division of Vocational Education, the workshop is designed to help women develop a business plan, says Project Director Barbara McCaslin.

Workshop, offered free of charge, is open to 40 women only because of space limitations. Applications are due Aug. 15 and applicants must be willing to attend all seven meetings offered Saturdays, Tuesdays and Thursdays.

Information on the program can be obtained from Ms. McCaslin at the Extension building, 10995 Le Conte Ave. in Los Angeles.

Torrance, Calif.
South Bay Daily Breeze
(Cir. D. 74,151)
(Cir. S. 87,775)

JUL 26 1977

Allen's P. C. Est. 1888

Develop a business outline

If you've ever entertained fantasies of owning your own business, be it a boutique or a pet store, UCLA Extension is offering a workshop to help women develop a business plan.

"How to Start Your own Business," a two week workshop, will be presented Sept. 10th through 24th by Women Entrepreneurs, a federally sponsored project of the U.S. Office of Education.

The workshop, which is free of charge, can accept only 40 women applicants because of space limitations and will offer a certificate of completion upon conclusion of the course.

Application deadline is Aug. 15. For further information, contact project director Barbara McCaslin at 825-8896, or write to Project WE, UCLA Extension, 10995 Le Conte Ave., Room 313, Los Angeles, Calif., 90024.

APPENDIX G

FINAL WORKSHOP APPLICATION FORM AND FACT SHEET

Women Entrepreneurs Project
How to Start Your Own Business
Workshop Application

Please fill out this application form as fully as possible. If you have a resume that would answer some of these questions, you may attach it but please take care to add any remaining information on the form. If you need additional space please use a separate sheet for your answers.

Name:_____

Address:_____

Telephone:_____

1. Current job:_____

2. Please briefly list your work experience:

I. Business Plan

3. Do you already know what kind of business you would like to start? Yes No

   Please explain your answer.

4. How long have you been thinking about starting a business?

5. Have you talked to other people about the idea of starting your own business? Yes No

   Please explain your answer.

6. Have you ever owned a business before? Yes No

   If yes, what kind of business did you own, for how long did you own it, and why do you no longer own it?

7. Why do you want to start a business?

8. How soon would you like to start a business?_____

II. Workshop Information

9. How did you hear about the workshop?_____

10. Why are you interested in attending the workshop and what do you hope to get out of it?

11. Can you make a firm commitment to attend all seven scheduled workshop meetings?

12. Each package you receive will involve several individual activities to be done outside of the workshop. Are you willing to put in additional time on your own to complete them?

13. In order to attend the workshop meetings, would you need to have transportation or child care provided? Yes No

If yes, please explain your problem so that we can check into making any necessary arrangements.

III. Personal Information

14. What is your current age?_____

15. What is your marital status?_____

If married, what is your husband's occupation?

16. What is your highest level of formal education?

17. Have you taken any courses or been to any workshops or seminars that will be useful to you in starting a business? Yes No

Please explain your answer.

WE Project
How To Start Your Own Business
Workshop Fact Sheet

There are probably several questions you would like to ask about the Workshop. We've tried to answer most of your questions below. If not, feel free to give us a call at (213) 825-8895.

1. Who are WE?

The Women Entrepreneurs project was funded in February by the U.S. Office of Education's Division of Vocational Education Research Program for one year. They were concerned about the small percentage of business owners that are women and about the lack of courses for women interested in this career. The basic belief of this project then is that, given training and encouragement, more and more women will become successful business owners. The WE Project's job is to develop a package of materials designed to teach women who want to start a business what they need to know to translate their idea into a detailed business plan. Once we have completed the package, it will be made available to vocational education programs across the country.

The WE workshop is a central part of the project. After our materials are developed, reviewed by experts, and tried out by a small group of women, we are holding the workshop to demonstrate the way in which they can be used. We are, of course,also concerned with finding and correcting any problems that occur when the materials are used in a workshop setting. You would be part of the first group to use our materials and we believe that it promises to be an exciting workshop for everyone involved.

2. What will the Workshop be like?

The workshop is an introduction to starting and running a business. What we can give you in a 2 week workshop are the basics you will need to know and information about where you can go for more detailed reading and assistance if you need it. The workshops will combine presentations by people with experience related to our small business ownership topics with group and individual activities. Each participant will receive a series of "Learning Activity Packages" which contain the course outline and information and materials necessary to put together a business plan.

3. What do I have to do?

We would expect you to attend every meeting, participate in the workshop discussions and group activities, and complete the outside activities on your own time.

4. What do I get out of it?

If you do all the above, you should come out of the workshop knowing whether you want to go ahead with plans to start a business. If the answer is yes, you should have the information and "know how" to prepare a business plan for your own business. In addition upon completion of the course you will receive a Certificate of Completion.

APPENDIX H

INFORMATION ON FINAL WORKSHOP PARTICIPANTS

Information on Workshop Participants

To give you some sense of the nature of the group of women you will be meeting with, we have compiled a list of the business ideas that the women chosen to participate in the workshop mentioned in their applications. The letter in parentheses which follows each listing indicates the "firmness" of the idea. That is, "A" = tentative; the woman is undecided as to what kind of business she would like to start or is thinking over a number of possibilities. "B" = firm idea; she has decided on the type of business she hopes to open. "C" = committed; she has already started or is about to start this business.

Since we tried to select a diverse group of women in terms of age, past work experience, and business "know how" and exposure--as well as looking for a range of business ideas and start-up readiness--it is difficult to add any general background information on our participants. They will all have done some basic assigned reading on the general topic you're speaking on before you meet with them. We will make sure that you receive a copy of these materials which should give you a sense at least of the minimum amount of information everyone in the class should have on the topic.

1. Optometric Practice (B)
2. Hot Dog Stand (B)
3. Contracting Serving Business, Import & Export from the Orient, Catering Lunch (French and Oriental) (A)
4. Clothing Business for Professional Women (B)
5. Agency for Federal, State, Regional and Local Planning (B)
6. Production and Distribution of Documentary and Educational Films (B)
7. Clothing Business for Professional Women (C)
8. Boutique for Office and Home Furnishings (C)
9. Uncontested Divorce Procedures (B)
10. Textile Center (B)
11. Music School (B)
12. Cobey Diroll Interiors (C)
13. Retail Arts and Crafts (C)
14. Set up Offices for New Doctors (B)
15. Publishing (B)
16. Court Reporting Agency (B)
17. Fast Food Place (B)
18. Real Estate Syndication (A)
19. Selling Rare Plants (C)
20. Record/Book Shop (B)
21. A Service Co. (A)
22. Tour Wholesaler (B)
23. Translation Service and Import/Export (A or B)
24. Tutorial Service (B)
25. Apartment and House Cleaning Service Co. (C)

26. Folk Arts Shop (B)
27. Something to do with Furniture Manufacturing (A)
28. Undecided (A)
29. Import/Export or Gift/Jewelry (A)
30. Typing Business (B)
31. Secretarial Service (C)
32. Plant Nursery or Secretarial Service (A)
33. Custom Logo Design (Mail Order) (B)
34. Carrot Cake (C)
35. Used Cars or Thrift Shop (A)
36. Needlework Shop (B)
37. Dog Grooming and Kennel (B)
38. Undecided (A)
39. Catering (B)
40. Architecture/Engineering/Graphics private practice (B)
41. Clothes Manufacturing (B)
42. Diet Restaurant (B)
43. Undecided (A)
44. Educational Supplies Store (B)
45. Wholesale (Fashion) (B)
46. Printing Shop (B)
47. Health Field - Frozen Yogurt (A)

APPENDIX I

FINAL WORKSHOP SCHEDULE AND AGENDAS

WE PROJECT

How to Start Your Own Business

Schedule

Session	Topic	Speakers
Orientation Wednesday, Sept. 7 7:30 - 9:00 p.m.	Get acquainted and hand out materials	Instructors
Session I Saturday, Sept. 10 9:00 a.m. - 12:00 noon	Introduction to Small Business Ownership	Women Business Owner Panel: 1. Sara Rosenberg, Wilshire Secretarial Service 2. Charlotte Reed, George Sand Bookstore 3. Sandy Gooch, Mrs. Gooch's Natural Food Store 4. Joyce Charlotta, Caviar Co. (clothes) 5. Elsie Dahlin, Ladd-Fab, Inc. (metal fabricatior 6. Carol Sumner Appel, Sumner, Gravier Design
Session II Tuesday, Sept. 13 7:30 - 10:00 p.m.	Marketing 1 Marketing Research	Mrs. Dorothy Corey, Facts Consolidated
Session III Thurs., Sept. 15 7:30 - 10:00 p.m.	Marketing 2 Marketing Plan	Betsy Berkheimer, Betsy Berkheimer & Co.
Session IV Sat., Sept. 17 9:00 a.m. - 12:00 noon	Setting Up Your Business	Panel of Experts: 1. Edna Alvarez, Attorney 2. Beth Haycock, Insurance Agent, Conn. Mutual 3. Lori Fortune, CPA 4. Charlotte Bossel, Insurance
Session V Tues., Sept. 20 7:30 - 10:00 p.m.	Finance 1 Financial Planning	Audrey Albert, Accountant
Session VI Thurs., Sept. 22 7:30 - 10:00 p.m.	Finance 2 Obtaining Financing	Jill Necco, V.P. & Manager, Security Pacific Branch Susan Dockins, Feminist Credit Union
Session VII Saturday, Sept. 24 9:00 a.m. - 12:00 noon	Operations and Management & Putting It All Together	Joanna Bruno, Deputy Director, AANBA Marion Wood, Management Consultant Professor, USC

Women Entrepreneurs Project

HOW TO START YOUR OWN BUSINESS

Session I
Introduction to Small Business Ownership
Saturday, September 10

1. Outline morning's program (5 minutes)

   a. resources
   b. review homework and LAP activities
   c. questions
   d. small business ownership presentation
   e. panel of small business owners
   f. small group discussion

2. Resources (5 minutes)

   a. explain information and materials brought to workshop (sample of what we have in the office)
   b. use of office materials and appointments for special assistance (make a note of what you want to look up; don't everyone come at same time, call and set up an appointment to see Patty or myself)
   c. S.B.A. profiles available to be checked out (part of homework)
   d. Pass out S.B.A. materials

3. Review homework and LAP activities for next week (10 min.)

   a. remind that financial statement is important for later (if married fill it out jointly)
   b. resume important for later also
   c. read Marketing I LAP

4. Small Business Ownership Presentation (15 min.)

   a. importance of business plan
   b. survey--how and why and results
   c. self rating

5. Introduction of small business owner panel

6. Panel presentation (15 min. each for 1 hour and a half - 9:45 - 11:15)

   a. question and answer period (15 min.)

7. Small group discussion (20-25 minutes)
   a. reasons for wanting to go into business and selecting your type of business
   b. what are your goals (personal and business)

8. Wrap-Up
   See you Tuesday. See instructors after for individual questions.

HOW TO START YOUR OWN BUSINESS

Session II
Marketing Research
Tuesday, September 13

1. Announcements:

   a. no smoking
   b. cleanup at end of session
   c. collect assessment forms

2. Small Group Exercise:

   a. discuss the interviews with small business owners
   b. identify the characteristics of successful small business owners
   c. identify the important skills and abilities of small business owners

3. Review activities for next session.

4. Introduce guest speaker:

   Mrs. Dorothy Corey
   President, Facts Consolidated

5. Summarize small group exercise.

6. Explain and hand out evaluation forms.

HOW TO START YOUR OWN BUSINESS

Session III
Market Planning
Thursday, September 15
7:30 - 10:00 p.m.

1. Collect evaluations (and any remaining assessment forms).

2. Pass around attendance sheet.

3. Outline evening's program: (5 min.)

   a. Small group exercise using homework from Marketing I LAP.
   b. Introduce Marketing II LAP.
   c. Guest speaker, Betsy Berkheimer of Betsy Berkheimer and Co.
   d. Question and answers.
   e. Hand out next set of material.
   f. Hand out evaluations.

4. Small group exercise: (30 min.)

   a. Break into groups of 7 or 8 each.
   b. Select a group leader and a note taker to keep the group on target.
   c. Have each person in the group discuss her business idea and the marketing research she has done and/or needs to do (relate it to your homework).
   d. Identify the major problems and/or questions the individuals in the group have encountered with their marketing research.
   e. If time permits, have each group present a summary of their discussion.

5. Introduce guest speaker: (8:15 - 9:30 or so)

   Betsy Berkheimer of Betsy Berkheimer and Co.

6. If time, have groups present summaries of small group exercises.

7. Hand out new set of LAP's.

8. Review activities for next session.

9. Pass out evaluation forms.

HOW TO START YOUR OWN BUSINESS

Session IV
Setting Up Your Business
Saturday, September 16
9:00 - 12:00 noon

1. Collect evaluations.

2. Announcements:

   a. Betsy Berkheimer will make referrals to the L.A. Advertising Women through us. Will give details later.
   b. Women's Directories - use them to identify organizations and resources.
   c. Will make a list of everyone in the workshop; if you don't want on the list, give me a note to that effect today.
   d. Other announcements.
   e. Please return materials.

3. Outline morning's program:

   a. Small group exercise.
   b. Panel.
   c. Questions and answers.
   d. Homework.

4. Small Group Exercise - refer to page 47.

   a. Break into 6 groups of 7 each.
   b. Select a notetaker.
   c. Take a product and in half an hour develop an advertising and sales campaign. Can't use TV or Radio.
   d. Present it to the class.
   e. Will vote on the best product.

5. Introduce topic "Setting Up Your Business," and introduce guest panelists.

   a. Edna Alvarez - an attorney in private practice in West L.A. She specializes in personal and business planning. She's lectured frequently at UCLA Extension and at USC.

   b. Laurie Fortune - a CPA in private practice. A member of Women in Business. Has worked with small businesses.

   c. Charlotte Bosel - associate and agent for John Hardman Insurance Agency in Santa Monica. She specializes in Fire and Casualty Insurance. Referred to us by the Insurance Women of Los Angeles.

d. Beth Haycock - agent for Connecticut Mutual. She has a real estate background. Specializes in life insurance and in the business market. She is the first woman to become a member of the Masters Insurance Club.

e. Following their presentations, we'll have a question and answer period.

8. To Do next session:

a. Complete the evaluation form for the Marketing II LAP.
b. Complete the On Your Own Activities for the "Setting Up Your Business" LAP - listed on page 80.
c. Review the fact sheets in the Finance I LAP.

9. Attendance

10. Is anyone coming to the Office after class?

HOW TO START YOUR OWN BUSINESS

Session V
Finance I - Financial Planning

1. Announcements

   a. Collect evaluations.

   b. Reminder to please complete the evaluation forms for each LAP.

   c. Hand out new set of materials (Finance 2 and Operations).

   d. Introduce evening's topic - Financial Planning

   e. To Do for next week.

   f. Questions or other announcements.

2. Small Group Exercise - Wrap up "Setting Up Your Business" LAP.

   a. Refer to page 80.

   b. Write a partnership agreement.

3. Introduce guest speaker: Audrey Albert, Accountant.

4. Take attendance.

HOW TO START YOUR OWN BUSINESS

Session VI
Finance 2 - Financing
Thursday, September 22

1. Announcements

   a. Hand out list of workshop participants.
   b. Pass around sign-up sheet for women interested in an alumnae group--who wants to coordinate it?
   c. Collect evaluations for "Setting Up..." LAP.
   d. Hand out evaluations for "Finance 1."
   e. Review agenda for last session (evaluations, assessments, topics to be covered).
   f. Review last 3 LAP's--Operations, Management, Putting It All Together.
   g. Review homework for last session and set priorities (put on the board).
   h. Introduce tonight's topic.
   i. Take attendance.
   j. Questions or other announcements.

2. Small group exercise (20 minutes) - Finance 1, page 124.

   a. Break into groups of no more than 7 each.
   b. Three groups will work on the Initial Start-Up Cost and Estimated Monthly Expenses Worksheets.
   c. Three groups will work on the balance sheet and Income Statement.
   d. Select a note taker to keep a list of problems and report the "answers" to group.
   e. Select workshop participants with accounting expertise to assist groups along with instructors.

3. Introduce guest speakers:

   a. Jill Necco - V.P. and Manager, Security Pacific Bank, Larchmont Branch. Spoke at our pilot workshop. Will give an excellent overview of a small business owner's relationship to a banker, and loan requirements and procedures.

   b. Sandy Dockins - Representative from the Feminist Credit Union. Will talk to us about the Feminist Credit Union and credit rights.

HOW TO START YOUR OWN BUSINESS

Session VII
Putting It All Together
Saturday, September 24

1. Announcements (10 min.)

   a. Review today's agenda.
   b. Review contents of packet (evaluations for Finance 2, Operations, Management and Putting It All Together; assessment form; and final overall workshop evaluation). Mail them back to us with 39¢ postage (mark it 3rd class) or 57¢ postage (marked first class).
   c. Assessments--put your name on the assessment form and we'll send it back to you along with comments and information about a December get together!
   d. Certificates of Completion will be sent to you along with your assessment forms.
   e. Try to return the packet to us within the next two weeks.
   f. Take attendance.
   g. Questions and answers.

2. Small Group Exercise (20 min.) - Finance 2

   a. Identify class members who were able to prepare a brief outline of their business idea.
   b. Form groups around each of these members and have them present their business plan to the group.
   c. The group can offer suggestions and advice and ask questions they feel a loan officer might want to know the answers to.

3. Introduce the guest speakers: (10:00)

   a. Marion Wood, Time Management Consultant. Member of our Advisory Committee. Taught at USC. Will talk to us about time management, setting priorities and making decisions.
   b. Joanna Bruno, Deputy Director, Asian American National Business Alliance. Member of our Advisory Committee. Has considerable expertise and experience in the area of small business management.

4. Operations (15 minutes) - Joanna Bruno will field questions.

5. Management (20-30 minutes) - Marion Wood

6. Putting It All Together (20-30 minutes) - Joanna Bruno

7. Questions and answers (30 minutes)

8. Wrap-Up (5-10 minutes)

- Thank guests
- Thank participants for their participation, enthusiasm, and evaluations and contributions
- Review project goals and outcomes
- Wish participants good luck on their business ideas
- Welcome to stay after

APPENDIX J

FINAL OVERALL WORKSHOP ASSESSMENT INSTRUMENT

AND MODULE (LAP) REVIEW FORM

FINAL OVERALL

WORKSHOP ASSESSMENT GUIDE

Women Entrepreneurs Project
UCLA, Division of Vocational Education
U.S.O.E., Vocational Education Research Project

DIRECTIONS

You recently completed a series of special workshops designed to help you enter into your own small business enterprise. The purpose of the workshop series was to provide you with the information and the expert guidance that are important to your success in planning and actually starting a small business. Now, we need your help in evaluating the workshop series so that we can determine what aspects of the training experience were the most helpful, and so that we can improve the workshops where it is necessary.

This Workshop Assessment Guide contains a series of statements about the workshops and the training activities in which you participated. For each statement, please indicate the extent to which you AGREE or DISAGREE by circling one response option. If you are unable to judge the workshop effectiveness for any one area, please circle DK signifying that you do not know or cannot make a confident judgment.

THANK YOU!

YOUR NAME:_____ TODAY'S DATE:_____

OVERALL ASSESSMENT:

1. What, in your opinion, was the STRONGEST feature of the workshop series?_____

2. What, in your opinion, was the WEAKEST feature of the workshop series?_____

3. What specific things might be done to improve the overall effectiveness of the workshop series?

   A._____

   B._____

   C._____

   D._____

Please go on to page 2

	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	DON'T KNOW
1. Workshop presentations clearly explained the concepts and content of the training modules.	1	2	3	4	5	DK
2. Workshop presentations included important NEW information, not contained in the training modules . . .	1	2	3	4	5	DK
2. Workshop presentations were too rapidly paced for me to keep up with everything consistently . . .	1	2	3	4	5	DK
4. The workshops provided sufficient individualized attention so that my particular questions could be discussed.	1	2	3	4	5	DK
5. Most of the important questions that I had about planning a small business were answered in the workshop series	1	2	3	4	5	DK
6. My level of self-confidence improved significantly as a result of the workshops . . .	1	2	3	4	5	DK
7. I completed the workshops with a much more realistic idea of my particular strengths and weaknesses as a small business entrepreneur	1	2	3	4	5	DK
8. The workshop experts took too much for granted--they did not take into account my particular background, education and experience. . .	1	2	3	4	5	DK
9. I usually felt very comfortable asking questions during the workshops, even if some of my questions seemed rather naive at times.	1	2	3	4	5	DK

Please go on to page 3

	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	DON'T KNOW
10. Too much workshop time was taken by dealing with individual concerns which might have been dealt with outside of the workshop. . .	1	2	3	4	5	DK
11. The workshops did <u>not</u> adequately take into account the particular problems faced by women in small business endeavors.	1	2	3	4	5	DK
12. More time should have been spent discussing the personal and social aspects of small business management--even if it would have taken time away from discussing the technical aspects. . . .	1	2	3	4	5	DK
13. Better use should have been made of actual examples of small business endeavors--I still am not sure how principles are translated into day to day practices.	1	2	3	4	5	DK
14. I feel quite satisfied with my accomplishments made as a result of the workshops--my expectations were met.	1	2	3	4	5	DK
15. I probably will not be able to follow through with my plans for developing a small business without additional training and professional consultation. .	1	2	3	4	5	DK
16. I probably would have gained more from taking a few college courses in business than I feel I gained in this specialized series of workshops.	1	2	3	4	5	DK

THANK YOU!

Learning Activities Package Review Form
LAP Title: _____

Women Entrepreneurs Project
UCLA, Division of Vocational Education
U.S.O.E., Vocational Education Research Program

GENERAL DIRECTIONS:

The Women Entrepreneurs Project is designed to prepare women for entry into their own small business enterprise. The success of the Project depends partly upon your evaluation of the training materials.

After carefully reading the LAP's which you have been given, please complete this checklist of evaluation questions and rate the LAP according to your best judgement.

This Review Form contains a series of questions about the content and activities of the LAP. Please answer each question by assigning a rating from "poor" to "excellent." If you are unable to judge the LAP for any one question, please circle DK signifying that you do not know or cannot make a confident judgement.

Space is provided for you to write in comments about each major evaluation item such as WORKSHOP ACTIVITIES. Please use this space to make suggestions for how the LAP might be improved, where its major weaknesses are, and where its strong points seem to be. This information will be very helpful to the project staff as they make refinements in the finished LAP's.

THANK YOU!

YOUR NAME: _____ DATE: _____

OVERALL ASSESSMENT:
IN YOUR OPINION,

1. What is the STRONGEST feature of this LAP? _____

   _____

2. What is the WEAKEST feature of this LAP? _____

   _____

3. Overall, how would you rate the LAP? Circle your rating)

   VERY WEAK 1 2 3 4 5 VERY STRONG

SECTION I - PURPOSES AND OBJECTIVES

IN YOUR OPINION,	POOR			EXCELLENT		DON'T KNOW
1. Is the purpose of the LAP clear?	1	2	3	4	5	DK
2. Are the learning goals clear?	1	2	3	4	5	DK
3. Are the purposes and goals feasible--can they be reached as a result of this LAP?	1	2	3	4	5	DK

COMMENTS: (ON SECTION I)

SECTION II - BACKGROUND INFORMATION AND READINGS

IN YOUR OPINION,	POOR			EXCELLENT		DON'T KNOW
1. Are the factsheets, guidelines, and readings clearly presented?	1	2	3	4	5	DK
2. Are key concepts well defined?	1	2	3	4	5	DK
3. Are examples helpful?	1	2	3	4	5	DK

COMMENTS:

SECTION III - WORKSHOP AND RELATED ACTIVITIES

IN YOUR OPINION,

	POOR				EXCELLENT	DON'T KNOW
1. Are the activities clearly outlined and defined in the training LAP?	1	2	3	4	5	DK
2. Are the activities clearly related to the goals of the LAP?	1	2	3	4	5	DK
3. Are the directions for activities clear and easy to follow?	1	2	3	4	5	DK

COMMENTS: _____

SECTION IV - MATERIALS AND WORKSHEETS

IN YOUR OPINION,

	POOR				EXCELLENT	DON'T KNOW
1. Are the materials and worksheets easy to use?	1	2	3	4	5	DK
2. Are directions easy to follow?	1	2	3	4	5	DK
3. Are materials and worksheets well-suited to your particular business needs and concerns?	1	2	3	4	5	DK

COMMENTS: _____

SECTION V - SENSITIVITY TO AUDIENCE

IN YOUR OPINION,

	POOR				EXCELLENT	DON'T KNOW
1. Does the LAP address the special needs of women thinking about starting a small business?	1	2	3	4	5	DK
2. Are the examples and materials relevant to the problems of women in business?	1	2	3	4	5	DK

COMMENTS: _____

SECTION VI - SELF EVALUATION OF PROFESSIONAL GROWTH

IN YOUR OPINION,

	POOR				EXCELLENT	DON'T KNOW
1. Do the learning exercises in the LAP help you identify your particular strengths and weaknesses related to small business ownership and management?	1	2	3	4	5	DK
2. Does the LAP clearly communicate the standards of achievement and mastery that are necessary for successful small business ownership?	1	2	3	4	5	DK
3. Do the activities in this LAP help you to decide whether you are ready to start a small business?	1	2	3	4	5	DK

COMMENTS: _____

Introduction

Checklist of Activities

Directions: Below is a list of the activities that were to be completed on your own in this LAP. Please indicate the extent to which you completed each activity by circling the appropriate number.

	Completed it	Started, didn't finish	Didn't get to it
1. Read the fact sheet on "Women as Business Owners" and at least two articles on profiles of business owners.	1	2	3
2. Completed two "Business Owner Reading Worksheets."	1	2	3
3. Visited a business and interviewed the owner.	1	2	3
4. Completed the Self-Assessment Worksheet.	1	2	3
5. Completed a personal history or resume.	1	2	3
6. Reviewed the vocabulary list.	1	2	3

Comments:

Marketing 1

Checklist of Activities

Directions: Below is a list of the activities that were to be completed on your own in this LAP. Please indicate the extent to which you completed each activity by circling the appropriate number.

	Completed it	Started, didn't finish	Didn't get to it
1. Read the three fact sheets, "Introduction to Marketing Research," "Know Your Competition," and "Marketing Research Information Sources."	1	2	3
2. Wrote a description of my business using the "Business Description Guidelines" form.	1	2	3
3. Completed the "Business Ideal Evaluation" worksheet.	1	2	3
4. Completed the worksheet on "Your Future Customers."	1	2	3
5. Completed the "Market Size" worksheet.	1	2	3
6. Completed the "Competitive Analysis" worksheet.	1	2	3

Comments:

Marketing 2

Checklist of Activities

Directions: Below is a list of the activities that were to be completed on your own in this LAP. Please indicate the extent to which you completed each activity by circling the appropriate number.

	Completed it	Started, didn't finish	Didn't get to it
1. Read the five fact sheets, "Distribution," "Selecting Your Business Location," "Setting Prices," "Customer Services," and "Promoting Your Business" and the SBA Small Marketers Aids No. 121 and 124.	1	2	3
2. Completed the "Business Location" worksheet.	1	2	3
3. Completed the "Pricing" worksheet.	1	2	3
4. Completed the "Customer Services" worksheet.	1	2	3
5. Completed the "Promotional Alternatives" worksheet.	1	2	3

Setting Up Your Business

Checklist of Activities

Directions: Below is a list of the activities that were to be completed on your own in this LAP. Please indicate the extent to which you completed each activity by circling the appropriate number.

	Completed it	Started, didn't finish	Didn't get to it
1. Read the five fact sheets: "Choosing a Legal Structure," "Staying Within the Law: Licenses, Regulations, and Taxes," "Safeguarding Your Business: Insurance Needs," "Setting Up the Books," and "Obtaining Advice and Assistance."	1	2	3
2. Completed "Legal Form of Business" worksheet.	1	2	3
3. Completed "Government Regulation and Taxation" worksheet.	1	2	3
4. Completed "Insuring Your Business" worksheet.	1	2	3
5. Completed "Recordkeeping Basics" worksheet.	1	2	3

COMMENTS:

Finance 1

Checklist of Activities

Directions: Below is a list of the activities that were to be completed on your own in this LAP. Please indicate the extent to which you completed each activity by circling the appropriate number.

	Completed it	Started, didn't finish	Didn't get to it
1. Read the three fact sheets, "Estimating Your Money Needs," "Understanding Financial Statements," and "Key Ratios and Financial Analysis."	1	2	3
2. Completed the "Start Up Costs" worksheet.	1	2	3
3. Completed the "Estimated Monthly Expenses" worksheet.	1	2	3
4. Read the "Business Profile" and filled in the income statement and balance sheet for "Mary's Used Furniture Store."	1	2	3
5. Completed the "Estimated Income Statement."	1	2	3
6. Completed the "Projected Balance Sheet."	1	2	3
7. Completed the "Projected Cash Flow Statement."	1	2	3

COMMENTS:

Checklist of Activities

Directions: Below is a list of the activities that were to be completed on your own in this LAP. Please indicate the extent to which you completed each activity by circling the appropriate number.

	Completed it	Started, didn't finish	Didn't get to it
1. Read the three fact sheets, "Sources and Types of Financing," "Guide to Obtaining Financing," and "Credit Rights."	1	2	3
2. Completed a 2-page outline of your business idea.	1	2	3
3. Completed the "Loan Interview" worksheet.	1	2	3

COMMENTS:

Operations

Checklist of Activities

Directions: Below is a list of the activities that were to be completed on your own in this LAP. Please indicate the extent to which you completed each activity by circling the appropriate number.

	Completed it	Started, didn't finish	Didn't get to it
1. Read the three fact sheets, "Employees," "Buying," and "Inventory."	1	2	3
2. Completed the "Writing a Job Description" worksheet.	1	2	3
3. Completed the "Choosing Your Suppliers" worksheet.	1	2	3
4. Completed the "Defining Your Inventory" worksheet.	1	2	3

COMMENTS:

Management and Putting It All Together

Checklist of Activities

Directions: Below is a list of the activities that were to be completed on your own in this LAP. Please indicate the extent to which you completed each activity by circling the appropriate number.

	Completed it	Started, didn't finish	Didn't get to it
1. Read the fact sheets on "Human Relations" and "Planning."	1	2	3
2. Completed the worksheet on "Building Community Relations."	1	2	3
3. Completed the "Rules and Policies" worksheet.	1	2	3
4. Completed the worksheet on "Setting Goals."	1	2	3

COMMENTS:

APPENDIX K

FINAL WORKSHOP FOLLOW-UP QUESTIONNAIRE

AND FREQUENCY DISTRIBUTION

Women Entrepreneurs Project

WORKSHOP FOLLOW-UP

It's been approximately 3 months since you completed the "How to Start Your Own Business" workshop. As part of our effort to assess the effectiveness of the workshop and the LAP's, we would like you to answer the following questions. We're interested in finding out how you view the workshop in retrospect, and what you've been doing since it ended.

1. How did you feel about the idea of starting a business when the workshop ended, and how do you feel now? (Check one in each column)

end of workshop		now
___	no longer interested	___
4	unsure	3
7	probably interested, but in the future	8
10	definitely interested now	10

2. Did you have a pretty definite business idea when you started the workshop?

17 Yes ___ No

Did you have one at the end?

11 Yes, same idea 4 Yes, but different idea 6 No

Do you have one now?

11 Yes, same idea as always 5 Yes, new idea

2 Yes, same idea as end of workshop 4 No

If your idea changed at any point, why did it?

- initial idea not economically feasible
- did not have enough product knowledge or business background for original idea
- decided what I <u>really</u> wanted to do <u>was</u> feasible

3. What effect do you feel the workshop had on your interest in starting a business? (circle one)

1.	very encouraging	12
2.	somewhat encouraging	4
3.	neutral	1
4.	somewhat discouraging	5
5.	very discouraging	0

N = 21

4. Three months later, what do you see as most and least valuable about the LAP's? (please be as specific as possible)

Most valuable	Least valuable

about the class sessions?

Most valuable	Least valuable

about the workshop as a whole?

Most valuable	Least valuable

5. Beyond allowing more time, how could we change the course to improve it?

6. Since the workshop ended, which--if any--of the following have you done? (check all that apply)

14 reread all or parts of the LAP's
4 read materials from the LAP Optional Reading Lists
8 worked on developing a business plan package
5 met with an accountant
8 met with a lawyer
4 met with a banker
4 met with an insurance agent
10 contacted a supplier
9 looked for a business location
2 visited the SBA or AANBA
6 visited business owners
5 done some marketing research
2 attended a workshop _____ (specify)
2 looked into or enrolled in a business-related course _____ (specify)
8 used what I learned in the course in my current job
15 seriously discussed the idea of starting a business with my family
5 kept in touch with women I met in the workshop
5 started a business

Please add anything else you've done that seems to belong on this list.

7. What kinds of information, assistance, or expertise do you find you need now?

8. If you still plan to start or have started a business, what kind of business will it be?

When will you or did you start it?

Please feel free to add any other comments.

APPENDIX L

CALIFORNIA WOMEN BUSINESS OWNERS SURVEY

QUESTIONNAIRE AND FREQUENCY DISTRIBUTION

WOMEN ENTREPRENEURS QUESTIONNAIRE

I. NATURE AND STRUCTURE OF YOUR BUSINESS

1. What kind of business do you own? (circle one)

Retail	1	Wholesale	4
Service	2	Construction	5
Manufacturing	3	Other_____ (specify)	6

2. Briefly describe what your business is.

3. How long have you owned this business? (circle one)

Less than 1 year	1	Three to five years	3
One to two years	2	More than five years	4

4. What is the legal form of your business? (circle one)

Sole ownership	1
Partnership	2
Corporation	3

5. How did you come to own your business? (circle one)

Started the business	1
Bought an existing business	2
Became a partner in an existing business	3
Entered into a franchise contract/agreement	4
Took over the ownership of a family business	5

6. What were the gross sales of your business last year? (circle one)

$24,999 or less	1
$25,000 - $49,999	2
$50,000 - $99,999	3
$100,000 - $249,999	4
$250,000 and above	5

7. What was the net profit of your business last year? (circle one)

0	1	$15,000 - $19,999	5
$4,999 or less	2	$20,000 - $49,999	6
$5,000 - $9,999	3	$50,000 - $99,999	7
$10,000 - $14,999	4	$100,000 and above	8

8. How would you describe the current status of your business? (circle one)

Unsuccessful, no longer in business	1
Struggling, survival uncertain	2
Struggling, potentially profitable	3
Successful, breaking even or better	4
Successful, profitable	5

9. On the average, how many hours a week do you devote to your business? (circle one)

20 hours or less	1	41 - 60 hours	3
21 - 40 hours	2	61 hours or more	4

10. Do you personally manage the day-to-day operations of your business? (circle one)

No	1
Yes	2

11. How many employees do you have? _____

12. How many of your employees work full-time? _____

13. How many unpaid (voluntary) workers help you in your business?_____

14. What do consider to be the current problem(s) of your business?

II. THE QUESTIONS IN THIS SECTION ARE ABOUT YOUR DECISION TO GO INTO BUSINESS AND THE EARLY STAGES OF YOUR BUSINESS.

15. How long did you seriously think about going into business before you actually did it? (circle one)

Less than six months	1
Six to eleven months	2
One to two years	3
More than two years	4

16. At the time you started your business, what were your reasons for becoming a business owner? (circle the level of importance for each possible reason)

	Major Reason	Minor Reason	Not a Reason
Lost my job	1	2	3
Thought I was going to lose my job	1	2	3
Couldn't find a job I wanted	1	2	3
No future in the job I had; no room to advance	1	2	3
Bored with what I was doing	1	2	3
Wanted to supplement other income	1	2	3
Wanted to build up a business for future income/activity	1	2	3
Wanted to make a living by working for myself instead of for others	1	2	3
Wanted to try something new	1	2	3
Thought I could make a lot of money	1	2	3
Saw a real need/demand for a business like this	1	2	3
Other_____ (specify)	1	2	3

17. Indicate how important each of the reasons below were in choosing your particular business. (circle the level of importance for each possible reason)

	Major Reason	Minor Reason	Not a Reason
I had experience/training in this area	1	2	3
It suited my skills, talents, and/or abilities	1	2	3
I liked the idea of this kind of business	1	2	3
It was a family business	1	2	3
I saw a real need/demand for this product or service	1	2	3
Reasons of convenience, e.g. location, price, availability	1	2	3
Other_____ (specify)	1	2	3

18. Approximately how much money did you have to start your business? (circle one)

$999 or less	1	$10,000 - $19,999	4
$1,000 - $4,999	2	$20,000 - $49,999	5
$5,000 - $9,999	3	$50,000 or more	6

19. Where did you get the money to start your business? (circle the level of importance for each possible source)

	Major Source	Minor Source	Not a Source
Cash and savings	1	2	3
SBA loan	1	2	3
Commercial business loan from bank	1	2	3
Personal loan from bank	1	2	3
Loan(s) from family	1	2	3
Loan(s) from friends	1	2	3
Loan(s) from venture capital firms or private investor	1	2	3
Loan from or special financing arrangements with previous owner	1	2	3
Credit from suppliers/consignment arrangements	1	2	3
Other_____ (specify)	1	2	3

20. Did you have an adequate amount of capital to start your business? (circle one)

No 1

Yes 2

Please briefly explain your response.

21. How risky did you believe your venture was when you began your business? (circle one)

Low, minimal risk	1
Moderate, calculated risk	2
High risk	3

22. Had you developed long-range plans and goals for your business before you opened it? (circle one)

No	1
Yes, unwritten	2
Yes, written	3

23. Please indicate whether you have consulted any of the following resources for business advise and assistance.

	Prior to Opening (circle yes or no for each one)		Since Opening (circle yes or no for each one)	
	Yes	No	Yes	No
Accountant	1	2	1	2
Ad agency representative	1	2	1	2
Banker	1	2	1	2
Family members	1	2	1	2
Friends	1	2	1	2
Government agency_____ (specify)	1	2	1	2
Insurance Agent	1	2	1	2
Lawyer	1	2	1	2
Owner(s) of similar business	1	2	1	2
Owner(s) of business in other lines	1	2	1	2
Supplier/wholesaler	1	2	1	2
Other_____ (specify)	1	2	1	2

24. What kind of initial, start-up problems did you encounter?

III. THE QUESTIONS IN THIS SECTION ARE DESIGNED TO HELP US LEARN MORE ABOUT WOMEN BUSINESS OWNERS AS INDIVIDUALS

25. What is your current age? _____

26. What is your highest level of formal education? (circle one)

Less than high school graduation	1
High school graduate	2
Technical/vocational training	3
Some college	4
Associate of Arts degree	5
Bachelor's degree	6
Graduate or professional degree:	7

_____
(specify)

27. What is your current marital status? (circle one)

Single (never married)	1
Married (only once)	2
Remarried	3
Separated or Divorced	4
Widowed	5

28. If currently married, what is your husband's occupation? _____

29. How many children do you have? _____

30. What was your family's reaction when you decided to go into your own business? (circle one)

Very supportive	1
Somewhat supportive	2
Indifferent	3
Somewhat non-supportive	4
Very non-supportive	5

31. How has being in business affected your personal and family life?

32. What is your approximate family income?

	Yours (circle one)	If married, husband's (circle one)
None	1	1
$4,999 or less	2	2
$5,000 - $9,999	3	3
$10,000 - $14,999	4	4
$15,000 - $19,999	5	5
$20,000 - $29,999	6	6
$30,000 - $39,999	7	7
$40,000 or more	8	8

33. Do you belong to any groups or associations that are helpful to you in your business?

No	1
Yes	2

If yes, please list their titles. 151

34. Please indicate any previous business experience by circling all that apply.

Father was business owner	1
Mother was business owner	2
Other family member or relative was business owner	3
Friend(s) own a business	4
I used to own another business	5
I used to manage/work in a business like this one	6
I used to manage/work in a different kind of business	7
I have taken business courses/training for a degree/certificate	8
I have attended business courses or seminars	9

35. At what age did you start your first business? _____

36. What were you doing just before starting your current business?

37. Which of the following "career involvement patterns" best describes your adult life? (circle one)

Continuous employment (have always worked)	1
Unique employment (did not work for a period, this business has been my only work)	2
Intermittent employment (have worked off and on, stopping at least twice for personal reasons such as to travel, pursue other interests, child-rearing, etc.)	3
Interrupted employment (worked for a time, stopped working for a period, began working again)	4
Late employment (did not work for a period, began working)	5

38. Would you still start your own business if you had it to do over again? (circle one)

No	1
Yes	2

Please briefly explain your response, including anything you would do differently.

39. Please describe yourself by circling one number after each word or phrase below to indicate whether it is an area in which you see yourself as very strong, strong, average, weak, or very weak.

	Very strong	Strong	Average	Weak	Very Weak
self-confidence	5	4	3	2	1
optimism	5	4	3	2	1
leadership	5	4	3	2	1
flexibility	5	4	3	2	1
handling money and financial matters	5	4	3	2	1
imagination	5	4	3	2	1
planning ahead	5	4	3	2	1
patience	5	4	3	2	1
assertiveness	5	4	3	2	1
energy	5	4	3	2	1
taking responsibility	5	4	3	2	1
working hard	5	4	3	2	1
drive to achieve	5	4	3	2	1
integrity	5	4	3	2	1
self-reliance	5	4	3	2	1
realism	5	4	3	2	1
organization	5	4	3	2	1
persistance	5	4	3	2	1
composure	5	4	3	2	1
taking calculated risks	5	4	3	2	1
physical health	5	4	3	2	1
communicating with others	5	4	3	2	1
independence	5	4	3	2	1
getting along with people	5	4	3	2	1
making and trusting decisions	5	4	3	2	1

Thank you for your assistance. Feel free to add any additional comments or remarks about your life and business experiences.

FREQUENCY DISTRIBUTIONS

Percentage Distribution of Responses to Questionnaire Items*

I. NATURE AND STRUCTURE OF BUSINESS

	Participants
1. Kind of Business	
Retail	24
Service	46
Manufacturing	17
Wholesale	7
Construction	6
2. Description of Business	
Retail	24
Service	38
Manufacturing	17
Wholesale	6
Construction	5
Transportation	2
Finance	6
3. How Long Business Owned	
Less than 1 year	12
One to two years	20
Three to five years	27
More than five years	41
4. Legal Form of Business	
Sole ownership	48
Partnership	23
Corporation	28
5. How Business Acquired	
Started the business	79
Bought an existing business	9
Became a partner in an existing business	3
Entered into a franchise contract/agreement	3
Took over the ownership of a family business	7

*All columns may not total 100% due to rounding.

6. Gross Sales Last Year	Participants
$24,999 or less	34
$25,000 - $49,999	15
$50,000 - $99,999	14
$100,000 - $249,999	17
$250,000 and above	20

7. Net Profit Last Year	
0	19
$4,999 or less	22
$5,000 - $9,999	13
$10,000 - $14,999	10
$15,000 - $19,999	12
$20,000 - $49,999	16
$50,000 - $99,999	4
$100,000 and above	3

8. Description of Current Status	
Unsuccessful, no longer in business	1
Struggling, survival uncertain	4
Struggling, potentially profitable	29
Successful, breaking even or better	31
Successful, profitable	34

9. Hours/Week Devoted to Business	
20 hours or less	9
21 - 40 hours	27
41 - 60 hours	46
61 hours or more	19

10. Personally Manage Day-to-Day Operations	
No	8
Yes	92

11. Number of Employees	
None	34
1-5	39
6-20	24
21 or more	4

12. Number of Full-Time Employees	
None	41
1-5	38
6-20	18
21 or more	3

13. Number of Unpaid (Volunteer) Workers	
None	83
1-5	16
6 or more	1

14. Current Problems	Participants
Money	41
Visibility and advertising effectively	29
Lack of management skills	26
Employee relations	21
Paperwork and regulations	16
Suppliers and stock	7
Motivation and energy	6
Customer relations	4
Economic slump; inflation	3
Sex-linked problems	2
Lack of space	1
No problems	4

II. QUESTIONS ABOUT DECISION TO GO INTO BUSINESS AND EARLY STAGES

15. How Long Thought About Going into Business Before Actually Doing It	
Less than six months	54
Six to eleven months	17
One to two years	15
More than two years	14

16. Reasons for Becoming a Business Owner	Major Reason	Minor Reason
Lost my job	6	3
Thought I was going to lose my job	>1	2
Couldn't find a job I wanted	10	2
No future in the job I had; no room to advance	17	15
Bored with what I was doing	18	21
Wanted to supplement other income	13	14
Wanted to build up a business for future income/activity	54	15
Wanted to make a living by working for myself instead of for others	65	12
Wanted to try something new	28	22
Thought I could make a lot of money	14	29
Saw a real need/demand for a business like this	40	21
Other	24	8

17. Reasons for choice of business	Major Reason	Minor Reason
I had experience/training in this area	57	10
It suited my skills, talents and/or abilities	71	13
I liked the idea of this kind of business	58	18
It was a family business	14	4
I saw a real need/demand for this product or service	46	24
Reasons of convenience, e.g., location, price, availability	21	14
Other	10	4

18. Amount of Money Used to Start Business	Participants
$999 or less	32
$1,000 - $4,999	26
$5,000 - $9,999	15
$10,000 - $19,999	15
$20,000 - $49,999	8
$50,000 or more	4

19. Source of Money to Start Business	Major Source	Minor Source
Cash and savings	60	9
SBA loan	3	>1
Commercial business loan from bank	7	4
Personal loan from bank	8	4
Loan(s) from family	15	9
Loan(s) from friends	5	4
Loan(s) from venture capital firms or private investor	3	1
Loan from or special financing arrangements with previous owner	3	2
Credit from suppliers/consignment arrangements	8	9
Other	11	5

20. Adequate Amount of Capital	Participants
No	48
Yes	52

Explain Response
(Responses not coded)

21. Degree of Risk Believed Taken	
Low, minimal risk	36
Moderate, calculated risk	49
High risk	15

22. Long-Range Plans and Goals Developed Before Opening

	Participants
No	42
Yes, unwritten	40
Yes, written	18

23. Resources Consulted for Business Advice and Assistance

	Prior to Opening	Since Opening
Accountant	37	74
Ad agency representative	9	22
Banker	31	45
Family members	48	42
Friends	46	43
Small Business Administration	10	13
Office of Minority Business Enterprises	>1	2
Other government agency	3	9
Insurance agent	29	52
Lawyer	40	58
Owner(s) of similar business	39	52
Owner(s) of business in other lines	29	42
Supplier/wholesaler	31	44
Other	7	7

24. Kind of Start-Up Problems Encountered

	Participants
Money	31
Visibility and advertising effectively	30
Lack of management skills and knowledge	23
Lack of business focus and research	13
Location, set-up, or equipment	10
Employee relations	10
Sex-linked problems	6
Long hours	5
Motivation and self-confidence	4
Economic slump	2
All possible problems	2
No problems	10

III. QUESTIONS DESIGNED TO HELP US LEARN MORE ABOUT WOMEN BUSINESS OWNERS AS INDIVIDUALS

25. Current Age

30 or under	15
31-35	20
36-40	16
41-45	13
46-50	17
51-60	17
61 or over	4

26. Highest Level of Formal Education	Participants
Less than high school graduation	3
High school graduate	13
Technical/vocational training	4
Some college	38
Associate of Arts degree	7
Bachelor's degree	21
Graduate or professional degree	14

27. Current Marital Status	
Single (never married)	18
Married (only once)	37
Remarried	15
Separated or Divorced	24
Widowed	5

28. Husband's Occupation (If Currently Married)	
Business associate or partner	33
Retired	8
Entrepreneur (business owner, speculator)	11
Business (administration or management)	8
Business (professional, technical specialist)	6
Business (operations and sales)	5
Professional	9
Skilled or semi-skilled worker	6
Public-sector (teacher, administrator, supervisor)	7
Performing and creative arts	2
Other	4
Unemployed	1

29. Number of Children	
None	35
1	12
2	24
3	14
4 or more	15

30. Family's Reaction to Decision to Go Into Business	
Very supportive	58
Somewhat supportive	22
Indifferent	11
Somewhat non-supportive	6
Very non-supportive	3

31. Effect of Business Ownership on Personal and Family Life
(Responses not coded)

32. Approximate Family Income

	Wife's	Husband's
None	6	3
$4,999 or less	10	8
$5,000 - $9,999	17	6
$10,000 - $14,999	21	9
$15,000 - $19,999	17	13
$20,000 - $29,999	16	33
$30,000 - $39,999	5	10
$40,000 or more	9	19

33. Membership in Groups or Organizations Helpful to Business

	Participants
No	39
Yes	61

List Their Titles
(Responses not coded)

34. Previous Business Experience

Father was business owner	35
Mother was business owner	15
Other family member or relative was business owner	30
Friend(s) own a business	28
I used to own another business	19
I used to manage/work in a business like this one	35
I used to manage/work in a different kind of business	32
I have taken business courses/training for a degree/certificate	24
I have attended business courses or seminars	38

35. Age When Started Fisrt Business

20 or under	6
21-25	17
26-30	25
31-35	20
36-40	15
41-45	7
46 or over	10

36. Employment Status Just Before Starting Current Business

	Participants
Employed full-time	68
Employed part-time	13
Student	8
Housewife, child care	19
Volunteer work	2
Unemployed	3

37. Career Involvement Pattern Describing Adult Life

Continuous employment (have always worked)	53
Unique employment (did not work for a period, this business has been only work)	7
Intermittent employment (have worked off and on, stopping at least twice for personal reasons such as to travel, pursue other interests, child-rearing, etc.)	25
Late employment (did not work for a period, began working)	9

38. Would Still Start Own Business If Had It to Do Over Again

No	7
Yes	93

Explain Response
(Responses not coded)

39. Describes Self as Very Strong in Following Attributes	Participants
Self-confidence	35
Optimism	42
Leadership	33
Flexibility	32
Handling money and financial matters	27
Imagination	45
Planning ahead	24
Patience	26
Assertiveness	30
Energy	51
Taking responsibility	67
Working hard	66
Drive to achieve	54
Integrity	75
Self-reliance	61
Realism	31
Organization	32
Persistance	51
Composure	27
Taking calculated risks	25
Physical health	46
Communicating with others	41
Independence	60
Getting along with people	47
Making and trusting decisions	36

APPENDIX M

SUMMARY OF THE SURVEY OF CALIFORNIA
WOMEN BUSINESS OWNERS

Women Entrepreneurs Project

SUMMARY: CALIFORNIA WOMEN BUSINESS OWNERS SURVEY

Dear Woman Entrepreneur:

We would like to thank you again for participating last summer in our survey of California Women Business Owners. We hope that this summary of results will be of interest and of use to you.

The Women Entrepreneurs Project is a one-year project based at UCLA and funded by the U.S. Office of Education's Division of Vocational Education. Its goal is to develop and test materials that could be used to teach women how to start a business. Since little has been written about the woman business owner, her background, her special skills, or her experiences starting and running a business, a questionnaire was designed and mailed to 532 women business owners in California. Fifty-eight questionnaires were returned as nondeliverable or inappropriate (i.e., the recipient did not own a business), reducing our sample size to 474; 276 (58%) of these questionnaires were returned completed. In addition, a San Francisco group of women business owners requested questionnaires for their membership and returned another 32. The summary of results which follows is based on the responses of these 308 women business owners.

Current Status

- About two-thirds of the women business owners (WBO) describe their business as "successful": that is, the business is breaking even or better (31%) or is actually profitable (34%). Most of the other WBO say that their business is struggling but potentially profitable (29%).

- Almost half (48%) of the WBO were sole owners of a business; 23% were partners; and 28% were owners of a business organized as a corporation. Sole owners were somewhat less likely to describe their business as successful (60%) than were owners of partnerships and corporations (72%). This is undoubtedly related, in part, to the finding that sole owners tended to start their business with less capital: 64% began with less than $5000 and only 8% had $20,000 or more; in contrast, 53% of owners of other legal forms of business report starting with under $5000 while 17% began with $20,000 or more.

- Over three-fourths (79%) of the WBO had started their own business, rather than buying or becoming a partner in an existing business, setting up a franchise outlet, or stepping into a family-owned business.

- Most of the WBO owned service or retail businesses. The WBO described their businesses as:

Service	38.5%	Wholesale	5.7%
Retail	24.4	Construction	5.3
Manufacturing	17.2	Transportation**	1.9
Finance*	6.0		

Sole owners were especially likely to have service and retail businesses.

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*Finance includes banking, insurance, and real estate.

**Transportation includes local and urban transit and trucking and warehousing.

• The majority (62%) of the WBO reported last year's gross sales were less than $100,000. Of those businesses with gross sales of $100,000 or more, 67% were more than 5 years old; while only 31% of businesses with gross sales of under $100,000 had been in business for that long.

• Two-fifths of the WBO reported their net profits in the past year were less than $5,000; while 23% reported a net profit of $20,000 or more.

• Ninety-two percent of the WBO were personally involved in managing the day-to-day operations of their businesses. They put in long hours: almost two-thirds of the respondents report spending over 40 hours a week on business matters.

• One-third of the WBO reported they have no employees; sole owners are more likely than owners of partnerships or corporations to have no employees. Forty-five percent of partnership and corporation owners report having 5 or more employees, in contrast to 17% of sole owners.

The "Start-Up" Decision

• What motivated these women to start a business? The most frequently mentioned major reasons for becoming a business owner were:

Wanted to make a living by working for myself instead of for others	77%
Wanted to build up a business for future income/activity	69%
Saw a real need/demand for a business like this	51%

The major reasons the WBO chose their particular businesses were:

Suited my skills, talents, and/or abilities	80%
I liked the idea of this kind of business	70%
I had experience/training in this area	68%
I saw a real need/demand for this product or service	56%

• Once they began seriously to think about going into business, the vast majority of WBO moved quickly: 71% had started their businesses within the year.

Given the statistics on failure rates of new businesses, it is interesting to note how rapidly the majority of WBO made their decision, how parsimonious they were in their use of business consultants (Table 1), and how little money they had with which to start their business (see next section). Nonetheless, only 15% saw their venture as a high risk when they started out.

"Start-Up" Capital

• Most WBO started their businesses with little capital: one-third began with less than $1,000, and another 26% started out with $1,000 to $5,000. Only 3.7% had $50,000 or more with which to start their business.

• Nonetheless, just over half of the respondents felt they had had enough capital to start their business.

• Asked what their major sources of "start-up" capital had been, 74% of the WBO reported use of personal cash and savings. The next most frequently mentioned major source of capital was loans from family (23%). Thirty-three WBO had received a commercial business loan from a bank and only 10 had received a Small Business Administration (SBA) loan.

Past and Present Problems

- Major "start-up" problems encountered by WBO were:

1) Money--How to get credit and a lack of sufficient capital for cash flow.
2) Visibility and Advertising--How to build a reputation and how to advertise effectively.
3) Lack of management skills--recordkeeping and financial planning.

- These same problems were the major current problems cited by the WBO with the addition of a fourth concern, employee relations--How to find and keep competent, reliable help.

As one would expect, money and visibility were particularly problems of struggling businesses, while employees tended to be a problem of "successful" businesses.

Assistance

- More than half of the WBO consulted with family and friends prior to opening their businesses (see Table 1).

Since opening their businesses, the most frequently consulted experts are accountants, lawyers, insurance agents, and owners of similar businesses. Sole owners tend to go to other business owners for advice and assistance more often than do owners of partnerships and corporations. On the other hand, owners of partnerships and corporations tend to report greater use of lawyers, accountants, bankers, and advertising agency representatives than do sole owners.

Table 1

Resources consulted by women business owners
for business advice and assistance
(in percentages)

Resource	Prior to Opening	Since Opening
Accountant	43%	84%
Ad agency representative	12	28
Banker	38	56
Family member	58	53
Friends	55	56
Small Business Administration (SBA)	23	32
Office of Minority Business Enterprises (OMBE)	1	5
Other government agency	5	15
Insurance agent	35	66
Lawyer	48	71
Owner of similar business	47	65
Owner of business in other line	36	56
Supplier/wholesaler	38	57

Personal Characteristics

• WBO report having started their first business at an average age of 32. The current ages of the respondents ranged from 22 to 70, with an average age of 42.

• The WBO are well-educated: over 80% have more than a high school education and 35% have a Bachelor's or higher degree.

• Most WBO report previous experience with the business world:

- 38% report having attended business courses or seminars
- 35% report that their father was a business owner and 15% that their mother owned a business
- 35% report having managed or worked in a business similar to the one they now own
- 32% report having managed or worked in a different kind of business from the one they now own
- 30% report some family member or relative other than a parent was a business owner
- nearly 20% report having previously owned another business.

• Almost half of the respondents are unmarried: 47% report that they are single, separated, divorced, or widowed.

About one-third (35%) of the WBO have no children, and another 34% have only one or two children.

Generally, the family response to the WBO's decision to go into business was positive: 58% report a very supportive family reaction, while 20% report an indifferent or non-supportive reaction.

• One-third of the respondents report personal incomes of under $10,000. Table 2 shows the incomes reported by the WBO.

Table 2

Personal incomes reported by Women Business Owners*
(in percentages)

Personal Income	%
None	6
$ 4,999 or less	10
$ 5,000 - $ 9,999	17
$10,000 - $14,999	21
$15,000 - $19,999	17
$20,000 - $29,999	16
$30,000 - $39,999	5
$40,000 or more	9

*Only 264 of the 308 respondents chose to provide this information.

• When asked if they would still start their business if they had it to do over again, 93% said yes, they would. Sole owners were more likely to respond positively to this question than were owners of partnerships or corporations: 98% versus 88% respectively of each group said yes. This is especially interesting in light of the fact that sole owners had been somewhat less likely than the other group of owners to report that their business was "successful."

• While some of the WBO reported no business problems and that they would do nothing differently were they to start over again, a more typical response was provided by the WBO who said of her life since becoming an entrepreneur: "It's mostly one big problem of dealing with my business--but it's too exciting and rewarding to give up."

Self-Rating

• The WBO were asked to rate themselves on a number of personal traits and skills using a 5-point scale (from very strong to very weak). The profile which emerges reflects a highly energetic, confident, and capable group of women.

Over half of the WBO ranked themselves as "very strong" (in descending order of frequency mentioned) on integrity, taking responsibility, working hard, self-reliance, independence, drive to achieve, energy, and persistence.

In only three areas do 10% or more of the WBO rate themselves as below average: patience (17%), handling money and financial matters (11%), and planning ahead (10%).

• The comments added to the questionnaire by some respondents indicate that the experience of starting and running a business had contributed to the uniformly high self-ratings. For example, one woman wrote: "NOW these are my responses. Four years ago when I started this business I would have answered all the questions in this section 1 or 2 (very weak or weak)."